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THE DEPARTMENT OF FINANCIAL INSTITUTIONS

STATE OF INDIANA

July 1, 1980 to June 1981

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INTRODUCTION

The Department of Financial Institutions was created by the Indiana Financial Institutions Act of 1933, with responsibility for supervising commercial banks, trust companies, private banks, savings banks, building and loan associations, credit unions, and finance companies incorporated under the laws of the State of Indiana. Since that time the activities of the Department have been enlarged to include the supervision of pawnbrokers, licensees under the Uniform Consumer Credit Code, industrial loan and investment companies, currency exchanges and budget service companies.

Management and control of the Department are vested in a bipartisan Board composed of seven Members appointed by the Governor. Two of the members shall be persons of practical experience at the executive level of a bank or trust company; one member should be a person of practical experience at the executive level of a building and loan association; one member should be a person of practical experience at the executive level of a state licensed supervised consumer loan business; and one member should be a person of practical experience at the executive level of a state chartered credit union. In the appointment of the other members of the Department, the Governor shall have due regard to a fair representation of the consumer, agricultural, industrial and commercial interest of the state. The chief executive and administrative officer of the Department is the Director. He is responsible for the administration of the policies established by the Members and for the many legislative acts concerning financial institutions. He exercises general supervision over the work of the Department and its staff of supervisors, examiners and administrative personnel.

The Department deals directly with the institutions under its control and through examination and supervision, it endeavors to assure the public of adequate and proper services from such institutions. It is responsible for protecting the interests of depositors, borrowers, shareholders and consumers.

The Department consists of five divisions, each under the direct control of a supervisor. These include the Division of Banks and Trust Companies. Division of Building and Loan Associations, Division of Consumer Credit, and Division of Credit Unions and Research and Statistics. A Division of Electronic Data Processing has been established, assisting all divisions in examination and programming of all data processing. The Division of Liquidation is supervised by the Director.

The Department is a self-supporting branch of state government and none of its operating expenses are paid by general fund taxes. Income is derived from supervisory, examination, and license fees assessed financial institutions under the supervision of this Department.

SUMMARY OF OPERATIONS

During the fiscal year ending June 30, 1981, this Department's activities reflected the national trend among deposit taking institutions to meet new and increased competition from non-bank retailers, card issuers and stockbrokers. Numerous Department approved mergers and bank holding company formations, approval of forms for our institutions to take advantage of various new savings/investment programs, and the approval of a unique linking of 23 branches by three banks in one of our cities, represent part of this new activity generated by a newly emerging financial services system.

Under the direction of Deputy Director Loudenback, the Department has reorganized the Field Examiners into a single Division and instituted a cross-training program. All will ultimately be able to examine banks, savings and loans and credit unions. The more flexible examining force will result in reduced travel time and expense; and provide more opportunities for advancement within the Department.

With the assistance of the Consumer Credit Division and the Director of Education, a new film was produced dealing with consumer credit. It was professionally written, produced and filmed to provide a major tool for public schools and civic groups in teaching the proper use of credit.

The Department prepared and secured sponsors for Senate Bill 102, which removed "Home Office Protection." The legislation became effective July 1, and removed a barrier to free competition which the Department felt was needed in the 1930s, but had long outlived its usefulness.

The seven member Board met 22 times and held 14 public hearings. The policies of the Board effectuated by the staff, continued the healthy economic environment historically enjoyed by Hoosier institutions. This is reflected in continued asset growth, in many instances outpacing that of our federally chartered counterparts. The Department maintained a close dialogue with the various associations supported by our banks, savings and loan associations and credit unions. Close liaison was also maintained with key Hoosiers in Congress and federal agency chiefs whose regulatory authority affects state chartered institutions.

The Department continued its work in the area of maintaining financial and statistical information. Annual and Semi-annual Call Reports are required of the various financial institutions under the supervision of this Department. Brief statistical information is given in each of the Division comments included in this report.

Following is a review of the activities of each of the Divisions of this Department setting forth the major achievements of the past year, as well as those goals established for the upcoming year.

RECEIPTS AND DISBURSEMENTS

	1979	1980	1981
Fund Balance, July 1	$ 200,000.00	$ 500,000.00	$ 282,735.93
Prior Year Refunds			(2,038.76)
Encumbrances	15,787.50	15,411.60	13,426.69
Cash Balance	$ 215,787.50	$ 515,411.60	$ 294,123.86
RECEIPTS:			
Bank Fees	$1,135,068.46	$ 963,981.13	$1,285,735.73
Building & Loan Examination Fees	176,286.21	150,899.10	193,256.30
Credit Union Examination Fees	197,069.20	174,569.28	277,052.25
Currency Exchange License & Agent Fees	4,570.00	4,910.00	4,995.00
Pawnbroking Licensing Fees	2,450.00	2,400.00	3,937.96
Miscellaneous Fees	26,486.63	31,101.24	18,493.24
Budget Service Company Fees	1,000.00	1,400.00	1,425.00
Uniform Consumer Credit Code Fees	1,006,161.80	770,958.30	902,766.80
TOTAL INCOME	$2,549,092.30	$2,100,219.05	$2,637,662.28
TOTAL CASH	$2,764,879.80	$2,617,669.41	$2,933,824.90
EXPENDITURES:			
Personal Services	$1,666,177.60	$1,883,159.85	$1,957,303.71
Services Other Than Personal	34,748.10	38,072.86	45,087.47
Services by Contract	23,297.27	29,884.31	44,233.68
Office Supplies	5,112.13	7,224.38	11,460.93
Equipment	20,259.63	11,477.89	6,021.77
Travel	304,723.80	351,687.50	370,124.42
Personnel Development	2,410.90		4,160.07
TOTAL EXPENDITURES	$2,056,729.43	$2,321,506.79	$2,438,392.05
Actual Operating Income or (Loss)	$ 492,362.87	$ (219,248.98)	$ 199,270.23
Balance, June 30th	$ 708,150.37	$ 296,162.62	$ 493,394.09
Less Encumbrances	(15,411.60)	(13,426.69)	(24,446.26)
Less Transfer to General Fund	(192,738.77)		
Fund Balance, June 30th	$ 500,000.00	$ 282,735.93	$ 468,947.83
Encumbrances	15,411.60	13,426.69	24,446.26
Cash Balance	$ 515,411.60	$ 296,162.62	$ 493,394.09

DIVISION OF BANKS
AND
TRUST COMPANIES
Schedule A

DIVISION OF BANKS AND TRUST COMPANIES

This Division of the Department of Financial Institutions has responsibility of the administration of the statutes and/or bank regulations governing four (4) types of financial institutions:

1) State Chartered Banks and Trust Companies
2) Mutual Savings Banks
3) Industrial Loan and Investment Companies (Issuing Certificates of Investment)
4) Private Banks

During the fiscal year 1980-1981, the Members of the Department of Financial Institutions took action of fifty-two (52) applications for new branch banking centers. Of this total fifty-one (51) branch applications were approved. The field staff of the Division of Banks and Trust Companies conducted a total of four hundred sixty-one (461) examinations. This amount was representative of two hundred eighty-five (285) bank examinations and one hundred seventy-six (176) trust examinations.

The fiscal year was one of growth for state chartered banks. Total assets increased over $984 million, representing an increase of 7%. Total deposits increased $694 million to reach a record high of over $12 billion. Time deposits accounted for $99 million of this increase. Demand deposits declined $450 million during this period. Total loans have increased over $368 million and the total is now in excess of the $7.9 billion dollar mark.

Capital and subordinated debentures increased $143 million from the total at the close of the last fiscal year. The ratio of capital to deposit increased from 9.29% to 9.55%. The exhibit below shows the number of banks, their classifications, total deposits and total assets.

Class	Members Federal Reserve System	Nonmember Insured	Banks Without Deposit Insurance	Total Banks	Branch Offices
State Banks and Trust Companies	41	245	1	287	581
Private Banks	0	0	1	1	0
Mutual Savings Banks	0	4	0	4	3
Totals	41	249	2	292	584

The success of money-market funds, loss of loan business to the commercial paper market, yo-yoing interest rates which have brought new and greater business risks, communication and computers which increase the speed and efficiency of moving funds are clouding the future of commercial banking business as we have known it in the past. All of these have resulted in the loss of deposits to non-financial corporations which offer their own version of traditional banking

services. As we move into the 1980s. Directors and active management must keep their eyes and mind on changing competitive and economic environment even more closely than in past years. Historically the banking industry has met the challenge with innovations to fill their responsibilities in both services in general and to the financial community. Management and Directors of the banks are now considering structural changes to improve competition which will better serve the needs of the borrowing consumer and the depositors.

The regularly established educational program for the Division of Banks for examining personnel continued with a total of fourteen (14) examiners attending specialized and/or advanced training education schools.

During the fiscal year 1980-1981, thirteen (13) examiners resigned their positions and seven (7) new examiners were hired.

SCHEDULE A — SUMMARY OF REPORTS OF CONDITION OF
INDIANA STATE BANKS AS OF JUNE 30, 1981

Part I — Consolidated Balance Sheets of Operating Banks
(amounts rounded to nearest thousand)

	1 Private Bank	4 Savings Banks	287 Banks	292 Banks June 30, 1981	292 Banks June 30, 1980	291 Banks Dec. 31 1979	292 Banks Dec. 31 1980
ASSETS							
Cash and due from banks	12	12,169	973,145	985,326	881,141	902,877	936,558
U.S. Treasury securities	.....	67,299	1,558,905	1,626,204	1,813,943	1,366,124	1,643,923
U.S. Government agencies, etc.	.....	8,335	1,009,892	1,018,227	293,217	672,270	909,305
States and political subdivisions	.....	5,683	1,900,421	1,906,104	1,943,152	1,837,991	1,938,320
Other bonds, notes and debentures	.....	None	77,548	77,548	77,112	62,325	81,337
Federal Reserve Stock	.....	None	2,105	2,105	1,300	70	198
Trading account securities	.....	None	None	None	400	None	None
Federal Funds Sold	.....	6,585	657,118	663,703	749,075	687,046	672,893
(a) Total loans (excluding unearned income)	.....	181,596	7,846,474	8,028,070	7,659,810	7,749,496	7,830,413
(b) Less: Allowance for possible losses	.....	1,072	77,134	78,206	75,346	73,671	76,674
(c) Loans — Net	.....	180,524	7,769,340	7,949,864	7,584,464	7,675,825	7,753,739
Lease financing receivables	.....	None	21,040	21,040	21,754	21,514	21,842
Bank premises, furniture & fixtures, etc.	15	3,795	263,968	267,778	237,731	225,408	258,715
Other real estate	.....	159	21,105	21,264	10,112	8,751	15,812
Investments in unconsolidated subsidiaries	.....	None	77	77	76	76	371
Customers' acceptance outstanding	.....	None	963	963	841	None	611
Other assets	.....	3,923	277,815	281,738	222,784	192,177	249,377
TOTAL ASSETS	27	288,472	14,533,442	14,821,941	13,837,102	13,652,454	14,483,001

SCHEDULE A — Continued

Part I — Consolidated Balance Sheets of Operating Banks
(amounts rounded to nearest thousand)

	1 Private Bank	4 Savings Banks	287 Banks	292 Banks June 30, 1981	292 Banks June 30, 1980	291 Banks Dec. 31, 1979	292 Banks Dec. 31, 1980
LIABILITIES							
Demand deposits of individuals, partnerships, etc.	.....	14,318	1,916,289	1,930,607	2,342,897	2,557,526	2,452,744
Time and savings deposits of individuals, etc.	.....	249,736	9,405,500	9,655,236	8,282,501	7,890,428	8,871,562
Deposits of U.S. Government	.....	None	15,440	15,440	16,481	18,284	18,193
Deposits of States and Political subdivisions	.....	None	1,028,376	1,028,376	1,294,456	1,321,917	1,151,488
Deposits of foreign governments	.....	None	None	None	None	None	29
Deposits of commercial banks	.....	None	45,506	45,506	45,030	51,963	62,576
Certified and officer' checks	.....	None	134,741	134,741	134,562	127,582	124,776
Total Deposits	.....	264,054	12,545,852	12,809,906	12,115,927	11,967,700	12,681,368
(a) Total demand deposits	.....	14,318	2,431,100	2,445,418	2,895,130	3,157,652	3,015,426
(b) Total time deposits	.....	249,736	10,114,752	10,364,488	9,220,797	8,810,048	9,665,942
Federal Funds Purchased	.....	None	447,716	447,716	298,489	343,687	342,150
(a) Interest bearing notes to U.S. Treasury	.....	None	82,411	82,411	61,012	69,146	56,818
(b) Other liabilities for borrowed money	.....	None	14,008	14,008	8,926	10,327	13,880
Mortgage indebtedness for capitalized leases	.....	None	33,446	33,446	30,690	22,507	30,290
Bank's liability on acceptances outstanding	.....	None	963	963	841	None	611
Other liabilities	17	2,762	206,960	209,739	194,913	172,342	179,025
TOTAL LIABILITIES	17	266,816	13,331,356	13,598,189	12,710,798	12,585,709	13,304,142
Subordinated notes and debentures	.....	None	34,235	34,235	35,713	36,935	34,842
EQUITY CAPITAL							
Preferred stock	.....	None	521	521	966	969	523
Common stock	10	None	236,974	236,984	221,744	208,325	226,839
Surplus	.....	11,970	456,685	468,655	420,232	405,807	445,233
Undivided profits	.....	4,484	465,645	470,129	432,952	398,674	458,068
Reserve for contingencies, etc.	.....	5,202	8,026	13,228	14,695	16,035	13,354
TOTAL EQUITY CAPITAL	10	21,656	1,167,851	1,189,517	1,090,591	1,029,810	1,144,017
TOTAL LIABILITIES AND EQUITY CAPITAL	27	288,472	14,533,442	14,821,941	13,837,102	13,652,454	14,483,001

SCHEDULE A — Continued

Part II — Analysis of Loans of Operating Banks
(amounts rounded to nearest thousand)

	1 Private	4 Savings	287 Banks	292 Banks June 30, 1981	292 Banks June 30, 1980	291 Banks Dec. 31 1979	292 Banks Dec. 31, 1980
LOA. 'S (including rediscounts and overdrafts)	None						
Rea. estate loans:							
a. Co. struction and land development	.....	888	111,719	112,607	116,641	132,481	115,093
b. Sec. red by farmland	.....	3,524	390,245	393,769	402,311	401,909	396,037
c. Secu. ed by 1-4 family residential properties							
(1) In. ured by FHA or guaranteed by VA	.....	656	49,654	50,310	8,038	14,045	24,943
(2) Co. ventional	.....	137,646	2,328,047	2,465,693	2,412,252	2,376,318	2,467,923
d. Secured by multifamily residential properties							
(1) Insur. d by FHA or guaranteed by VA	.....	None	1,704	1,704	1,087	3,107	1,082
(2) Conve. tional	.....	2,183	45,447	47,630	47,395	69,718	48,074
e. Secured by nonfarm nonresidential properties	.....	15,861	695,448	711,309	700,738	657,948	706,575
Loans to financ. al institutions:							
a. Real estate in. estment trusts, etc.	.....	None	14,248	14,248	12,911	12,174	9,985
b. To commercial banks	.....	None	95,147	95,147	5,873	6,641	36,214
c. To finance comp. nies	.....	None	9,676	9,676	2,907	2,634	2,626
d. To other financia. institutions	.....	None	1,408	1,408	22,063	19,120	11,296
Loans for purchasing or carrying securities:							
a. To brokers and dea. rs in securities	.....	None	5	5	6,908	9,415	8,432
b. Other loans for purc. asing or carrying securities	.....	None	12,710	12,710	6,982	7,240	5,750
Loans to finance agricult. ral production	.....	159	714,434	714,593	695,143	674,488	676,570
Commercial and industria. loans	.....	4,898	1,546,830	1,551,728	1,416,643	1,437,860	1,472,711
Loans to individuals for pe. onal expenditures:							
a. To purchase private auto. obiles	.....	None	757,487	757,487	820,304	876,310	780,141
b. Credit cards and related pl. ns:							
(1) Retail credit card plans	.....	None	51,418	51,418	51,036	55,262	55,919
(2) Check credit and revolvin. credit plans	.....	None	16,343	16,343	12,123	13,076	12,187
c. To purchase other retail consu. er goods:							
(1) Mobile homes (excluding tra. el trailers)	.....	None	95,526	95,526	127,514	128,186	125,571
(2) Other retail consumer goods	.....	None	74,980	74,980	297,808	35,784	39,987
d. Installment loans for modernize pr. perties	.....	1,454	50,677	52,131	42,512	49,484	310,219
e. Other installment loans — personal xpenditures, etc.	.....	7,238	388,657	395,895	110,293	403,172	120,018
f. Single-payment loans for personal ex. nditures, etc.	.....	4,540	565,108	569,648	497,392	542,448	554,390
All other loans	.....	3,154	90,945	94,099	97,346	79,894	99,793
Total gross loans	.....	182,201	8,107,863	8,290,064	7,914,220	8,008,714	8,081,536
Less: Unearned income on loans reflected ab. e	.....	605	261,389	261,994	254,410	259,218	251,123
TOTAL LOANS	.....	None	181,596	7,846,474	8,028,070	7,659,810	7,749,496	7,830,413

SCHEDULE A — Continued

Part III — Consolidated Report of Income for the Calendar Year Ending December 31, 1979/80 and Six months ending June 30, 1980/81
(amounts rounded to nearest thousand)

	1 Private Bank	4 Savings Banks	287 Banks	292 Banks June 30, 1981	292 Banks June 30, 1980	291 Banks Dec. 31, 1979	292 Banks Dec. 31, 1980
SOURCE AND DISPOSITION OF INCOME							
1. Operating Income:							
a. Interest and fees on loans	.....	8,963	505,893	514,856	454,877	789,372	922,057
b. Interest with depository institutions	.....	None	13,939	13,939	4,459	3,973	10,492
c. Income on Federal funds purchased	.....	552	57,049	57,601	45,749	58,430	95,142
d. Interest on U.S. Treasury securities	.....	3,463	78,429	81,892	80,208	137,301	166,748
e. Interest on other U.S. Government securities	.....	368	52,358	52,726	13,891	73,846	37,780
f. Interest on States and political subdivisions	.....	164	59,241	59,405	53,594	40,655	111,041
g. Interest on other bonds, notes and debentures	.....	152	3,563	3,715	3,359	5,581	6,320
h. Dividends on stock	.....	None	5	5	1	25	9
i. Income from lease financing	.....	None	1,587	1,587	1,554	2,819	3,141
j. Income from fiduciary activities	.....	None	5,567	5,567	4,945	8,645	10,234
k. Service charges on deposit accounts	.....	None	13,891	13,891	10,472	21,971	22,392
l. Other service charges, etc.	.....	174	15,214	15,488	14,383	25,464	28,911
m. Other income	.....	359	5,791	6,150	6,363	9,102	12,827
n. TOTAL OPERATING INCOME	None	14,195	812,627	826,822	693,855	1,117,184	1,427,094
2. Operating expenses:							
a. Salaries and employee benefits	.....	1,293	105,414	106,707	97,393	182,943	202,472
b. Interest on C/D's of $100,000 or more	.....	—	94,157	94,157	83,427	119,672	155,956
c. Interest on other deposits	.....	11,575	403,939	415,514	305,377	469,305	644,521
d. Expense of Federal funds sold	.....	3	28,602	28,605	22,260	33,691	43,454
e. (1) Interest notes to U.S. Treasury	.....	None	3,799	3,799	2,911	5,010	5,580
(2) Interest on other borrowed money	.....	None	1,611	1,611	748	1,482	1,879
f. Interest on subordinated notes	.....	None	1,670	1,670	1,769	3,476	3,376
g. Occupancy expense, Gross	.....	393	17,346	17,739	22,580	43,551	47,362
(1) less: Rental income	.....	None	(916)	(916)	(671)	(1,435)	(1,604)
(2) Occupancy expense, Net	.....	393	16,430	16,823	21,909	42,116	45,758
h. Furniture and equipment expense	.....	137	14,496	14,633	6,086	10,812	13,661
i. Provision for possible loan losses	.....	105	12,270	12,375	11,476	24,796	31,457
j. Other operating expense	.....	599	60,863	61,462	56,523	110,331	119,482
k. TOTAL OPERATING EXPENSE	None	14,105	743,251	757,356	610,005	1,003,634	1,267,596
3. Income before income taxes, securities gains or losses	.....	90	69,376	69,466	83,850	173,550	159,498
4. Applicable income taxes	.....	151	6,051	6,202	12,128	31,146	19,557
5. Income before securities gains or losses	.....	(61)	63,325	63,264	71,722	142,404	139,941
6. Securities gains (losses), Gross	.....	4	(4,710)	(4,706)	(981)	(6,656)	(5,907)
(1) Applicable income taxes	.....	None	(1,713)	(1,713)	(612)	(2,625)	(2,377)
(2) Securities gains (losses), Net	.....	4	(2,997)	(2,993)	(373)	(4,031)	(3,530)
7. Net income	None	(57)	60,328	60,271	71,353	138,373	136,411
8. Extraordinary items, net of tax effect	.....	None	66	66	42	(721)	178
9. Net income	None	(57)	60,394	60,337	71,395	137,652	136,589

SCHEDULE A — Continued

Part III — Consolidated Report of Income for the Calender Year Ending December 31, 1979/80 and Six months ending June 30, 1980/81
(amounts rounded to nearest thousand)

	1 Private Banks	4 Savings Banks	287 Banks	292 Banks June 30, 1981	292 Banks June 30, 1980	291 Banks Dec. 31, 1979	292 Banks Dec. 31, 1980
CHANGES IN EQUITY CAPITAL							
1. Balance end of previous year	10	21,736	1,122,271	1,144,017	1,029,775	919,805	1,029,663
2. Adjustments	—	—	(293)	(293)	489	1,311	663
3. Adjusted balance end of previous year	10	21,736	1,121,978	1,143,724	1,030,264	921,106	1,030,326
4. Net Income (loss)	.....	(57)	60,394	60,337	71,395	137,652	136,589
5. Sales, conversions or retirement of capital:							
(1) Transactions with holding companies, etc.	.....	—	(40)	(40)	None	27	3,650
(2) Other	.....	—	426	426	3,989	1,373	6,089
6. Changes incident to merger, etc.	.....	—	300	300	None	None	None
7. Cash dividends on common stock	.....	—	(15,110)	(15,110)	(13,469)	(31,320)	(33,345)
8. Cash dividends on preferred stock	.....	—	(60)	(60)	(124)	(240)	(246)
9. Stock dividends issued	.....	.....	*9,470	*9,470	*11,788	*12,623	*13,748
10. Other increases or (decreases)	.....	(23)	(37)	(60)	(1,464)	1,202	954
11. Balance end of current period	10	21,656	1,167,851	1,189,517	1,090,591	1,029,810	1,144,017

* Not included in figures — listed for record purposes only

SCHEDULE A — Continued

Part IV — Comparative Balance Sheet Operating Ratios
as of June 30, 1981

	1 Private Bank	4 Savings Banks	287 Banks	292 Banks June 30, 1981	292 Banks June 30, 1980	291 Banks Dec. 31, 1979	292 Banks Dec. 31, 1980
Demand deposits/total deposits	None	5.4%	19.4%	19.1%	23.8%	26.3%	23.8%
Time deposits/total deposits	.....	94.6%	80.6%	80.9%	76.2%	73.7%	76.2%
Cash & due from banks/total deposits	.....	4.6%	7.8%	7.7%	7.2%	7.5%	7.4%
Cash, U.S. Govt. & Fed. Agencies/total deposits	.....	33.3%	28.2%	28.3%	24.6%	24.5%	27.5%
Total loans/total deposits	.....	68.8%	62.5%	62.7%	63.2%	64.7%	61.7%
Capital account/total deposits	.....	8.2%	9.3%	9.3%	9.2%	8.6%	9.0%
Fixed assets/total capital	.....	17.5%	22.6%	22.5%	22.0%	22.7%	22.6%
Borrowed funds/total capital	.....	None	8.2%	8.1%	3.3%	9.9%	6.2%
Capital account/total loans	.....	11.9%	14.9%	14.8%	14.7%	13.2%	14.6%
Capital account/total assets	.....	7.5%	8.0%	8.0%	8.1%	7.5%	7.9%
Total loans/total assets	.....	63.0%	54.0%	54.2%	55.3%	56.7%	54.1%
Loan reserve/total loans	.....	.6%	1.0%	1.0%	.9%	.9%	1.0%
Fed funds sold/capital account	.....	30.4%	56.3%	55.8%	66.1%	66.7%	58.8%
Fed funds purchased/capital account	.....	None	38.3%	37.6%	26.5%	33.3%	29.9%

DIVISION OF BANKS
AND
TRUST COMPANIES
Schedule B

SCHEDULE B — CHANGE IN THE STATUS OF BANKS

July 1, 1980 to June 30, 1981

Name of Bank	Location	Date	Capital	Remarks
		Part I — New Banks		
"T.F.B. Bank"	Carmel	5-01-81		"Interim" bank utilized in the corporate recorganization of The Fidelity Bank of Indiana, Carmel, Hamilton County, Indiana.
"Montgomery County Bank"	Crawfordsville	12-19-80		"Interim" bank utilized in the corporate reorganization of Elston Bank & Trust Company, Crawfordsville, Montgomery County, Indiana.
"State Bank of Colfax"	Colfax	6-26-81		"Interim" bank utilized in the corporate reorganization of Clinton County Bank & Trust Company, Frankfort, Clinton County, Indiana.
"Cinterim State Bank"	Jeffersonville	5-18-81		"Interim" bank utilized in the corporate reorganization of Citizens Bank & Trust Company, Jeffersonville, Clark County, Indiana.
"BC State Bank"	Lebanon	4-23-81		"Interim" bank utilized in the corporate reorganization of The Boone County State Bank, Lebanon, Boone County, Indiana.
"Ohio Valley State Bank"	Hanover	4-07-81		"Interim" bank utilized in the corporate reorganization of The Madison Bank & Trust Company, Madison, Jefferson County, Indiana.
"Putnam County Bank"	Roachdale	12-17-80		"Interim" bank utilized in the corporate reorganization of Tri-County Bank & Trust Company, Roachdale, Putnam County, Indiana.
"St. Joseph Interim Bank & Trust Co."	South Bend	10-03-80		"Interim" bank utilized in the corporate reorganization of St. Joseph Bank & Trust Company, South Bend, St. Joseph County, Indiana.
"Porter County Bank"	Valparaiso	1-30-81		"Interim" bank utilized in the corporate reorganization of Northern Indiana Bank Trust Company, Valparaiso, Porter County, Indiana.
		Part II — Banks Closed		
None				
		Part III — Branches, Authorized and Opened		
The Fidelity Bank of Indiana	Carmel	2-04-81		750 East Carmel Drive, Carmel, Indiana.
Chesterton State Bank	Chesterton	11-12-80		500 Indian Oak Mall Drive, Chesterton, Indiana.
Old Capital Bank & Trust Company	Corydon	6-19-81		Near the Southeast corner of Oak and Chestnut Streets, Corydon, Indiana.

DIVISION OF BANKS
AND
TRUST COMPANIES
Schedule C

SCHEDULE C

List of Indiana State Banks as of June 30, 1981
Part I — Operating Banks

Charter No.	Name	Location
S-631	Akron Exchange State Bank	Akron
S-749	Alexandria Banking Company	Alexandria (One Branch in City)
T-131	Commercial Bank and Trust Company	Alexandria (One Branch in City)
S-470	Anderson Banking Company	Anderson (Branch at Chesterfield, Edgewood, Frankton, and four in City)
S-748	Citizens Banking Company	Anderson (Six Branches in City)
S-690	Angola State Bank	Angola (One Branch in City)
S-685	Arlington State Bank	Arlington (Branch at Circleville)
S-185	The Auburn State Bank (7)	Auburn
S-318	The Austin State Bank	Austin
S-737	Community State Bank (7)	Avilla
S-315	The Bargersville State Bank	Bargersville (Branch S.R.#37 and County Line Road, Greenwood, Smith Valley Road and one in City)
S-39	Batesville State Bank	Batesville
S-852	First Bank & Trust Company of Batesville	Batesville (Branch at Milan)
S-663	The Bath State Bank	Bath
S-866	The Stone City Bank	Bedford
S-817	Bentonville State Bank (7)	Bentonville (Branch at Everton and S.R. #44 and Co. Rd. #200)
S-68	First Bank of Berne (7)	Berne (One City Branch)
S-370	The Bippus State Bank	Bippus
S-273	Bloomfield State Bank	Bloomfield (Branch at Newberry, Jasonville and at Jct. S.R. #45 and S.R. #445 and one in City)
S-89	Monroe County State Bank	Bloomington (Branch at Highland Village and one in City)
S-757	Farmers and Merchants Bank	Bluffton
T-164	Peoples Trust and Savings Bank	Boonville
S-169	The Farmers and Merchants Bank	Boswell (Branch U.S. #52 and Maddoy Road)
S-142	The First State Bank (7)	Bourbon
T-11	First Bank and Trust Company of Clay Co.	Brazil (Branch at Clay City, Prairie City and one in City)
S-514	Bremen State Bank	Bremen (One City Branch)
S-740	Community State Bank of Brook	Brook
S-222	The Farmers State Bank (7)	Brookston
T-167	Peoples Trust Company (7)	Brookville (One City Branch)
S-303	Hendricks County Bank & Trust Company (7)	Brownsburg (Branch at Plainfield)
S-282	The Citizens State Bank	Brownstown (Branch at Vallonia and Freetown)
T-196	The Peoples Bank	Brownstown (Branch at Crothersville, and outside Seymour)
S-445	First Bank of Carroll County	Burlington (Branch outside Delphi)
S-276	State Bank of Burnettsville	Burnettsville
S-804	Peoples State Bank	Cambridge City (Branch at Economy and Fountain City)
T-114	The Wayne Trust Company (7)	Cambridge City
S-548	The Camden State Bank	Camden
S-863	Carmel Bank & Trust Co.	Carmel
S-862	Fidelity Bank of Indiana	Carmel (Branch outside city limits of Sheidan, South Harbour and three in City)
S-647	Union State Bank	Carmel (Branches at Home Place, Noblesville, Westfield and one in City)
S-617	State Bank of Carthage (7)	Carthage
S-842	Chandler State Bank	Chandler
S-754	First Bank of Charlestown (8)	Charlestown (Two City Branches)
S-861	Madison County Bank & Trust	Chesterfield (Branch north of Anderson)
S-339	Chesterton State Bank (7)	Chesterton (Branch at South Haven, two in Portage and two in City)
S-260	Chrisney State Bank	Chrisney
S-696	Churubusco State Bank	Churubusco
S-830	Hamilton County Bank	Cicero (Branch at Arcadia and Atlanta)
S-850	Clinton State Bank	Clinton

SCHEDULE C

List of Indiana State Banks as of June 30, 1981

Charter No.	Loans and Discounts Including Overdrafts	Loan Reserve	Total Securities	Cash and Due from Banks	Fixed Assets and Other Real Estate	Total Deposits	Total Capital Account	Total Resources
S-631	15,309	220	11,328	388	529	22,970	2,090	28,002
S-749	9,585	25	4,609	685	707	15,297	1,360	17,477
T-131	10,477	95	4,145	2,685	458	17,245	1,688	19,076
S-470	70,651	512	86,929	13,302	1,582	155,609	14,880	184,943
S-748	59,267	680	34,086	3,064	4,698	83,495	5,985	102,495
S-690	19,314	72	8,469	3,205	879	31,116	2,449	33,702
S-685	10,675	73	3,585	1,170	673	15,166	1,148	16,812
S-185	16,937	121	25,762	3,275	—	43,944	6,308	51,503
S-318	108	None	1,239	1,030	90	3,271	914	4,283
S-737	8,068	74	13,929	868	154	20,844	2,106	22,960
S-315	19,240	161	4,867	832	1,302	26,286	2,400	29,547
S-39	15,156	198	11,323	813	490	25,370	3,087	28,959
S-852	34,245	210	22,101	2,435	574	54,478	5,266	61,446
S-663	2,865	52	4,680	736	42	7,668	809	8,478
S-866	13,440	156	6,189	1,007	288	22,654	2,386	25,350
S-817	13,298	74	5,244	869	166	18,975	1,792	21,456
S-68	39,285	453	28,152	3,070	198	65,303	5,804	72,097
S-370	5,732	None	6,170	933	172	12,319	1,346	13,668
S-273	39,186	306	19,006	3,120	686	58,484	4,505	65,797
S-89	57,289	683	22,687	6,452	2,158	77,165	7,692	89,557
S-757	27,545	302	14,487	3,866	10	48,804	5,776	55,577
T-164	19,673	169	21,234	4,282	504	39,671	6,259	46,241
S-169	15,762	155	8,659	2,081	342	26,387	2,294	29,235
S-142	17,231	210	10,469	879	283	29,567	3,859	33,511
T-11	40,103	358	23,984	2,560	1,333	65,226	5,461	72,515
S-514	30,581	362	10,235	3,729	800	42,582	2,742	46,882
S-740	9,068	41	6,491	539	121	15,267	1,883	17,179
S-222	9,555	61	1,748	678	260	13,877	1,507	15,384
T-167	18,519	193	12,139	1,765	656	30,252	3,125	33,934
S-303	17,727	96	17,758	3,247	697	37,351	3,380	42,957
S-282	18,432	111	6,487	1,028	513	24,163	1,968	26,431
T-196	17,556	151	9,354	2,859	860	30,166	2,614	33,246
S-445	10,021	101	5,551	952	107	16,371	1,246	17,951
S-276	4,492	50	5,012	325	49	8,869	954	9,828
S-804	16,880	138	10,430	1,511	422	27,570	2,767	30,891
T-114	7,209	74	8,089	2,011	114	16,037	2,566	19,453
S-548	11,179	105	6,877	1,074	125	18,433	1,672	20,539
S-863	7,035	52	1,861	438	1,359	11,753	1,605	13,989
S-862	26,237	132	10,812	3,815	1,056	37,940	3,423	45,877
S-647	57,360	764	30,417	4,689	1,785	88,618	6,908	98,208
S-617	3,356	35	4,139	670	28	8,007	1,252	9,259
S-842	6,019	66	3,498	879	128	10,701	1,129	12,011
S-754	24,738	495	12,782	1,649	746	36,929	3,197	41,356
S-861	6,034	24	1,106	314	552	7,532	1,156	8,752
S-339	43,188	479	19,371	6,854	2,088	62,575	5,247	71,882
S-260	6,057	63	3,714	1,250	122	11,224	1,172	12,767
S-696	26,336	269	10,001	1,719	1,178	37,438	3,467	42,503
S-830	10,950	108	3,767	821	512	16,394	1,664	18,332
S-850	15,214	184	13,895	1,536	258	31,690	3,556	35,801

SCHEDULE B — Continued

Name of Bank	Location	Date	Capital	Remarks
The Fountain Trust Company	Covington	2-10-82		State Road #341, at the Northeast corner of Main and Clay Streets, Mellott, Indiana.
Decatur Bank & Trust Company	Decatur	6-15-81		939 South 13th Street, outside corner of Val Department Store, Decatur, Indiana.
St. Joseph Valley Bank	Elkhart	10-13-80		107 West Franklin Street, Elkhart, Indiana.
St. Joseph Valley Bank	Elkhart	6-15-81		306 Division Street, Bristol, Indiana.
Anthony Wayne Bank	Fort Wayne	4-15-81		9121 Lima Road, (In White Swan Supermarket), Fort Wayne, Indiana.
Anthony Wayne Bank	Fort Wayne	4-27-81		3810 U.S. Highway 24 West, (In "Mr. Wiggs"), Fort Wayne, Indiana.
Anthony Wayne Bank	Fort Wayne	3-11-81		2201 St. Mary's Avenue, Fort Wayne, Indiana.
The Hillsboro State Bank	Hillsboro	6-29-81		75 feet West of the North corner of First and State Streets, Kingman, Indiana.
Dubois County Bank	Jasper	12-01-80		Southwest corner of Indianapolis Street and State Road 164, Celestine, Indiana.
The Clark County State Bank	Jeffersonville	3-12-81		2960 Highway #62, Jeffersonville, Indiana.
Lafayette Bank & Trust Company	Lafayette	4-27-81		U.S. Highway #231 South, Lafayette, Indiana.
Valley Bank & Trust Company	Mishawaka	10-20-80		310 West McKinley Avenue, Mishawaka, Indiana.
Valley Bank & Trust Company	Mishawaka	6-10-81		On the Southwest corner of St. Rd. #23 and Clovis Street, (In Kroger Store), Mishawaka, Indiana.
Mutual Trust Bank	New Albany	7-23-80		2115 East Spring, New Albany, Indiana.
Mutual Trust Bank	New Albany	8-15-80		Southwest side of Highway #150 on Old Vincennes Road, (In Highland Point Shopping Center), Floyds Knobs, Indiana.
Union Bank & Trust Company	New Albany	11-17-80		Three-tenths (3/10) of one mile North of the junction of Captain Frank Road and State Street, (on the West side of the street), New Albany, Indiana.
Counting House Bank	North Webster	6-11-81		Camelot Square, North Webster, Indiana.
The Citizens State Bank	Petersburg	6-22-81		On the Northeast corner of the junction of Highway #61 and Illinois Street, (Post Office, RR #3), outside the city limits of Petersburg, Indiana.

SCHEDULE B — Continued

Name of Bank	Location	Date	Capital	Remarks
Marshall County Bank & Trust Company	Plymouth	9-24-80		312 North Center Street, Plymouth, Indiana.
Farmers & Merchants Bank	Rochester	2-16-81		Southwest corner, 300 feet South of the intersection of Specks corner and U.S. Highway #31, Fulton County, (Post Office RR #1, Macy, Indiana).
The Parke State Bank	Rockville	7-01-80		U.S. Highway #36 East, RR #1, (In Lee Alan Bryant Health Care Facility, Rockville, Indiana.
Shipshewana State Bank	Shipshewana	2-02-81		On the West side of State Road #9, at North corporation of Wolcottville, in Wolcottville Economy Store, Wolcottville, Indiana.
First Bank & Trust Company	South Bend	12-15-80		17881 Inwood Road, South Bend, Indiana.
First Bank & Trust Company	South Bend	10-06-80		Southwest corner of Ireland Road and South Ironwood Drive, South Bend, Indiana.
Vevay Deposit Bank	Vevay	11-17-80		720 East Main Street, (In the IGA Superliner), Vevay, Indiana.
The Cass County State Bank	Walton	11-18-80		436 South California, Galveston, Indiana.
Citizens State Bank	Williamsport	2-02-81		Southeast corner of State Road #28 and Old Highway #63, West Lebanon, Indiana.
First Union Bank & Trust Company	Winamac	8-25-80		114 North Market Street, Winamac, Indiana.
		Part IV — Branches Closed		
First Bank & Trust Company	South Bend	11-28-80		911 South Michigan Street, South Bend, Indiana.
St. Joseph Bank & Trust Company	South Bend	12-19-80		909 North Bendix Drive, South Bend, Indiana.
St. Joseph Bank & Trust Company	South Bend	1-02-81		52303 Emmons Road, South Bend, Indiana.
		Part V — Branches Relocated		
The Fidelity Bank of Indiana	Carmel	5-18-81		From: 750 East Carmel Drive to 502 East Carmel Drive, Carmel, Indiana.
The Kentland Bank	Kentland	12-29-80		From: 315 Lake Street to Village Square Shopping Center, on Old Highway #41 South, Lake Village, Indiana.
Union Bank & Trust Company	Kokomo	2-26-81		From: 502 North Main Street to 2135 North Washington Street, Kokomo, Indiana.
St. Joseph Bank & Trust Company	South Bend	1-28-81		From: 22965 U.S. 20 West to Approximately 60 feet from the present site, South Bend, Indiana.

SCHEDULE B — Continued

Name of Bank	Location	Date	Capital	Remarks
Lake City Bank	Warsaw	7-14-80		From: 201 East Center Street to 220 East Center Street, Warsaw, Indiana.
		Part VI — Main Office Relocated		
Carmel Bank & Trust Company	Carmel	11-24-80		From: 1326 South Range Line Road to 200 East Carmel Drive, Carmel, Indiana.
Industrial Trust & Savings Bank	Muncie	9-25-80		From: 117 East Adams Street to 220 South Walnut Street, Muncie, Indiana.
Counting House Bank	North Webster	6-10-81		From: Camelot Square to Junction of Highway 15 and Highway 30, Camelot Village, Warsaw, Indiana.
		Part VII — Change Name of Bank		
Brulington State Bank	Burlington	1-16-81		To: "First Bank of Carroll County".
Allen County State Bank	Leo	7-02-80		To: "Allen County Bank & Trust Company".
		Part VIII — Conversions		
None				
		Part IX — Mergers		
Elston Bank & Trust Company "Montgomery County Bank" (an "interim" bank)	Crawfordsville Crawfordsville	3-31-81		Surviving bank is Elston Bank & Trust Company, Crawfordsville, Indiana.
Farmers Bank & Trust Company "Starke County Bank" (an "interim" bank)	Knox Knox	10-17-80		Surviving bank is Farmers Bank & Trust Company, Knox, Indiana.
Tri-County Bank & Trust Company "Putnam County Bank" (an "interim" bank)	Roachdale Roachdale	5-06-81		Surviving bank is Tri-County Bank & Trust Company, Roachdale, Indiana.
Northern Indiana Bank & Trust Company "Porter County Bank" (an "interim" bank)	Valparaiso	5-13-81		Surviving bank is Northern Indiana Bank & Trust Company, Valparaiso, Indiana.

SCHEDULE C — Continued
List of Indiana State Banks as of June 30, 1981
Part I — Operating Banks

Charter No.	Name	Location
S-86	The Farmers Loan and Trust Company (7)	Columbia City (Branch at South Whitley)
S-869	Columbus Bank and Trust Company	Columbus (Two City Branches)
T-738	Irwin Union Bank and Trust Company	Columbus (Branch at Hope, Taylorsville, and four in City)
S-263	The Central State Bank (7)	Connersville (Two Branches in City)
T-34	Fayette Bank and Trust Company (7)	Connersville (Four Branches in City)
S-612	The Corydon State Bank	Corydon (Branch at New Salisbury and Jct. S.R. #62 and S.R. #135)
T-213	Old Capital Bank and Trust Company	Corydon (Branch at New Salisbury two in Town)
S-874	Bank of Western Indiana	Covington (One City Branch)
T-53	The Fountain Trust Company	Covington (Branch at Kingman, Mellott and one in City)
T-227	Elston Bank and Trust Company	Crawfordsville (Branch at Waveland, Waynetown and three in City)
S-837	The Cromwell State Bank	Cromwell (Branch near Ligonier)
S-108	The Commercial Bank	Crown Point (Branch at Independence Hill)
T-264	Lake County Trust Company (1)	Crown Point
S-802	The State Exchange Bank	Culver (Branch at Argos and Plymouth
S-232	The Cynthiana State Bank	Cynthiana (Branch at St. Wendell
S-351	The Dale State Bank	Dale (Branch at Grandview and Hatfield)
S-190	The Danville State Bank	Danville (Branch at Avon, Clayton and two in City)
S-259	Farmers and Merchants State Bank	Darlington
S-851	Decatur Bank and Trust Company	Decatur (Two City Branches)
S-731	The First State Bank of Decatur (7)	Decatur (Two City Branches)
T-259	Union Bank and Trust Company	Delphi
S-821	Demotte State Bank (7)	Demotte
S-122	First State Bank of Dunkirk	Dunkirk
S-340	Dupont State Bank	Dupont
S-793	The Edinburg State Bank	Edinburg (Branch at New Whiteland and near Franklin)
S-229	The Elberfeld State Bank (8)	Elberfeld
S-865	Citizens Northern Bank	Elkhart
S-12	St. Joseph Valley Bank	Elkhart (Branch at Nappanee and twelve in City; also eight 24-Hour Teller Machines)
S-202	The Peoples State Bank	Elletsville (Branch at NW corner S.R. #37 and S.R. #46)
S-761	Security Bank	Elwood (Branch at Huntsville, Prosperity and two in City)
S-449	Morgan County Bank & Trust Company	Eminence (Branch S.R. #67 and Hadley Road)
S-673	English State Bank (8)	English (Branch at Leavenworth and one in City)
S-777	The Etna Bank (7)	Etna Green (Branch at Atwood)
S-367	The Citizens State Bank of Fairmount	Fairmount
S-209	The Fairmount State Bank (7)	Fairmount
S-790	People State Bank	Farmersburg (Branch at Fairbanks and Shelburn)
S-867	Farmers & Merchants Bank	Fort Branch
S-825	Anthony Wayne Bank	Fort Wayne (Branch at New Haven and ten in City)
T-212	Indiana Bank & Trust Company of Fort Wayne	Fort Wayne (Branch at New Haven and nine in City)
T-47	Peoples Trust Bank	Fort Wayne (Branch at Waynedale and eleven in City)
S-750	Fowler State Bank	Fowler (One City Branch)
S-725	Peoples State Bank of Francesville	Francesville
S-307	The Francisco State Bank	Francisco
T-189	Clinton County Bank and Trust Company	Frankfort (Branch at Colfax, Rossville, Scircleville, and two in City)

SCHEDULE C — Continued
List of Indiana Banks as of June 30, 1981

Charter No.	Loans and Discounts Including Overdrafts	Loan Reserve	Total Securities	Cash and Due from Banks	Fixed Assets and Other Real Estate	Total Deposits	Total Capital Account	Total Resources
T-86	18,776	232	13,809	2,333	348	33,716	5,098	39,268
S-869	18,969	158	13,120	4,160	642	24,917	2,158	38,796
T-738	124,608	1,257	60,037	20,528	4,149	177,943	16,715	261,227
S-263	30,163	344	14,481	2,790	2,212	45,117	3,583	55,508
T-34	29,576	285	17,967	4,660	1,175	47,664	4,028	54,204
S-612	24,441	214	12,612	2,943	1,694	40,764	3,908	46,411
T-213	52,262	147	31,110	3,486	1,170	85,512	7,518	95,162
S-874	10,282	90	9,710	897	700	20,871	1,267	22,690
T-53	20,353	210	22,489	3,590	813	39,103	7,328	48,370
T-227	58,278	559	39,478	7,762	1,577	95,018	10,964	109,048
S-837	10,352	111	5,283	602	438	16,251	1,691	17,968
S-108	34,066	378	20,402	5,662	2,103	59,418	7,299	69,106
T-264	None	None	394	29	None	None	407	456
S-802	96,025	479	41,884	3,756	1,864	124,203	9,248	148,120
S-232	10,431	119	6,463	962	198	16,313	2,039	18,352
S-351	19,175	202	15,024	1,718	897	38,311	3,472	42,489
S-190	25,619	383	12,958	2,068	1,305	42,039	3,812	47,466
S-259	1,155	1	864	190	27	2,369	481	2,850
S-851	14,132	120	5,868	1,974	557	22,274	1,401	26,686
S-731	53,848	384	40,447	7,387	790	91,220	7,661	104,151
T-259	30,234	297	8,605	2,802	379	43,954	6,563	51,217
S-821	15,805	122	9,583	2,883	755	28,469	3,658	32,572
S-122	9,454	85	5,802	849	470	16,164	1,488	18,044
S-340	5,391	57	1,113	294	276	6,864	852	7,833
S-793	16,244	138	5,864	1,224	780	21,546	2,106	23,987
S-229	9,575	86	10,100	891	396	20,057	2,151	22,545
S-865	15,062	170	9,471	815	797	20,476	2,057	26,852
S-12	157,935	2,250	107,460	46,849	7,117	269,811	22,561	330,556
S-202	15,488	120	5,214	2,085	616	22,764	1,507	24,804
S-761	14,320	150	11,478	1,213	807	24,982	2,944	28,371
S-449	12,293	143	4,721	1,246	361	16,668	1,759	18,774
S-673	12,947	113	9,704	1,222	288	22,646	2,559	25,306
S-777	12,381	113	4,104	952	160	17,904	1,935	19,839
S-367	7,263	88	3,614	919	295	11,161	1,046	12,207
S-209	12,617	201	6,927	1,260	310	18,536	2,179	20,924
S-790	6,185	79	19,200	1,551	217	24,913	3,330	28,663
S-867	19,485	41	9,540	2,722	325	28,808	3,115	32,815
S-825	96,966	1,154	43,460	11,051	3,581	138,902	9,812	159,924
T-212	203,709	2,781	84,101	20,291	5,656	267,371	18,746	327,722
T-47	189,924	2,081	138,977	22,563	5,765	313,041	25,322	367,037
S-750	22,927	231	14,125	3,185	371	36,293	4,173	44,682
S-725	12,092	124	8,540	882	173	20,068	2,030	22,098
S-307	3,140	28	3,557	540	69	7,962	841	8,803
T-189	42,081	470	38,324	4,337	2,309	82,808	7,773	92,851

SCHEDULE C — Continued
List of Indiana State Banks as of June 30, 1981
Part I — Operating Banks

Charter No.	Name	Location
S-10	The Farmers Bank	Frankfort (Branch at Kirklin, Michigantown, Mulberry and two in City)
T-142	Franklin Bank and Trust Company	Franklin (Branches at Whiteland, near Greenwood, Ninevah and two in City)
T-137	Union Bank and Trust Company	Franklin (Branch at Smith Valley, Trafalgar and three in City)
S-878	Springs Valley Bank & Trust Company	French Lick (Branch at West Baden and one in City)
S-398	The Friendship State Bank (7)	Friendship
S-88	The Garrett State Bank (7)	Garrett
S-734	First Valley Bank	Gas City (Branch at Jonesboro, Marion and one in City)
S-107	Bank of Geneva (7)	Geneva (Branch at Monroe and near Berne)
S-742	Goodland State Bank	Goodland
T-26	Salem Bank and Trust Company	Goshen (Branch at Millersburg, New Paris, Wakarusa and two in City)
S-824	Grabill Bank	Grabill (Branch at Harlan)
T-151	First Citizens Bank and Trust Company (7)	Greencastle (One City Branch)
S-808	Greenfield Bank Company	Greenfield (Branch at Fortville, Cumberland and two in City)
S-634	Hancock Bank and Trust Company	Greenfield (Branch at Mohawk, McCordsville, Willow Branch and two in City)
S-857	Decatur County Bank	Greensburg
T-70	Union Bank and Trust Company of Greensburg	Greensburg (Branch at Clarksburg, Westport and three in City)
S-155	State Bank of Greentown	Greentown
S-30	The Hamilton Bank	Hamilton
S-380	The Hamlet State Bank	Hamlet (Branch near Knox)
S-828	Hoosier State Bank	Hammond (Branch at Merrillville, Hobart, Hessville, Munster, Schererville, Cedar Lake and five in City and Calumet Twp.)
S-16	The Citizens State Bank	Hartford City (Two City Branches)
S-765	Haubstadt State Bank	Haubstadt
S-856	Bank of Highland	Highland (One City Branch)
S-361	The Hillsboro State Bank	Hillsboro (Branch near Covington and at Kingman)
S-603	State Bank of Lima (7)	Howe
S-840	Community State Bank	Huntington (One City Branch and at Roanoke)
S-129	Peoples Bank and Trust Company	Indianapolis (Ten Branches in City)
S-848	Bank of Ireland	Ireland
S-26	The Dubois County Bank	Jasper (Branch at Ferdinand, Celestin, Saint Anthony, Hayesville and three in City)
S-353	The German American Bank	Jasper (Branch at Dubois, Ferdinand and three in City)
S-875	Jasper State Bank	Jasper
T-90	Citizens Bank and Trust Company	Jeffersonville (Branch at Hamburg, Youngstown, three in Clarksville and one in City)
T-800	The Clark County State Bank	Jeffersonville (Branch at Clarksville and three in City)
S-838	The Campbell and Fetter Bank	Kendallville (One City Branch)
S-847	The Kendallville Bank and Trust Company	Kendallville
S-411	Kentland Bank	Kentland (Branch at Lake Village and Roselawn)
T-252	Farmers Bank and Trust Company	Knox (Branch at Bass Lake and one in City)
T-247	Union Bank and Trust Company	Kokomo (Seven Branches in City)
T-7	Lafayette Bank and Trust Company	Lafayette (Branch at West Lafayette and three in City)

SCHEDULE C — Continued
List of Indiana State Banks as of June 30, 1981

Charter No.	Loans and Discounts Including Overdrafts	Loan Reserve	Total Securities	Cash and Due from Banks	Fixed Assets and Other Real Estate	Total Deposits	Total Capital Account	Total Resources
S-10	58,386	675	41,057	5,452	3,288	105,642	10,024	120,390
T-142	60,795	368	24,082	4,958	2,709	88,029	7,941	101,284
T-137	49,315	604	28,655	4,484	2,485	79,710	6,840	87,936
S-878	30,053	273	25,168	2,490	1,023	53,476	4,715	59,551
S-398	7,743	115	3,722	545	149	10,993	1,109	12,226
S-88	10,962	115	9,955	1,268	510	21,465	2,174	23,643
S-734	10,611	104	7,112	1,184	629	18,784	2,257	22,300
S-107	28,397	99	4,626	2,380	774	33,611	2,860	37,878
S-742	10,228	26	6,068	698	601	15,045	1,673	17,679
T-26	93,364	539	54,562	7,624	3,825	144,683	14,493	164,298
S-824	21,260	238	9,290	1,331	1,472	29,633	3,656	34,309
T-151	26,422	217	14,343	2,804	538	40,978	3,343	45,414
S-808	57,147	723	29,451	5,509	2,241	90,956	8,381	100,805
S-634	35,798	187	14,743	4,210	1,409	55,121	4,359	61,422
S-857	35,544	259	14,985	1,515	794	50,449	3,875	55,262
T-70	74,054	596	38,091	4,324	2,412	107,787	9,069	121,319
S-155	13,206	146	8,284	1,022	965	23,917	2,299	26,281
S-30	6,749	80	4,029	976	260	10,798	1,164	12,136
S-380	14,459	122	3,454	3,261	469	22,573	2,061	24,957
S-828	65,721	363	50,728	11,371	1,556	121,082	7,797	135,753
S-16	22,796	169	14,409	1,066	1,093	37,316	3,494	41,604
S-765	15,581	180	6,496	1,189	663	22,066	2,065	25,103
S-856	43,113	318	31,274	6,911	1,668	77,986	5,720	84,414
S-361	11,014	143	4,322	1,538	711	17,649	1,738	17,649
S-603	9,675	111	9,709	1,070	538	19,841	1,617	21,537
S-840	22,634	183	23,817	1,400	771	40,802	4,029	49,577
S-129	45,876	614	38,817	7,323	2,846	84,979	12,758	100,357
S-848	6,424	70	3,379	236	124	9,815	1,011	11,059
S-26	87,710	1,125	50,098	4,118	6,366	134,147	13,245	153,405
S-353	76,408	994	33,261	5,099	1,637	111,841	9,937	124,771
S-875	9,100	66	3,103	800	553	11,822	1,733	13,872
T-90	65,421	515	36,989	5,401	3,563	108,024	10,609	123,404
T-800	34,955	353	19,637	3,217	1,758	61,226	6,565	70,055
S-838	25,614	252	17,233	2,325	500	39,206	3,493	46,233
S-847	21,228	262	14,589	2,889	673	34,826	2,867	40,645
S-411	35,529	382	16,279	2,387	1,536	50,963	4,850	58,825
T-252	14,184	190	12,261	4,991	594	30,568	2,768	33,793
T-247	85,677	1,425	76,683	20,302	6,002	171,985	15,818	209,676
T-7	90,002	932	38,647	10,220	1,905	121,291	11,318	142,991

SCHEDULE C — Continued
List of Indiana State Banks as of June 30, 1981
Part I — Operating Banks

Charter No.	Name	Location
S-796	La Fontaine Bank	La Fontaine
S-868	Citizens Bank and Trust Company	LaGrange
S-465	Farmers State Bank	LaGrange (Branch at Stroh, Topeka and Wolcottville)
S-845	Central State Bank of Lakeville	Lakeville
S-347	The Farmers State Bank	Lanesville (Branch at Elizabeth)
S-789	Farmers and Merchants Bank	Laotto
S-463	Farmers State Bank	Lapaz (Branch outside Bremen)
S-223	The State Bank of Lapel	Lapel (Branch in Edgewood and S.R. #9 and #109)
T-257	LaPorte Bank and Trust Company	LaPorte (Branch at Union Mills and two in City)
S-233	American State Bank	Lawrenceburg (One City Branch)
S-373	The Boone County State Bank	Lebanon (Branch at Advance, near Thorntown, Jamestown, U.S. #421 and S.R. #334 and two in City)
T-12	Citizens Bank and Trust Company of Lebanon	Lebanon (Branch at Whitestown and one in City)
S-302	Peoples State Bank	Leesburg
S-609	Leiters Ford State Bank	Leiters Ford (Branch near Rochester and at Kewanna)
S-858	Allen County State Bank	Leo (Branch near Fort Wayne and at Huntertown)
S-766	American State Bank	Ligonier (Branch at Wolflake and one in City)
S-803	Linden State Bank (7)	Linden (Branch at New Richmond)
T-206	Peoples Trust Company of Linton	Linton (Branch at Jasonville, Switz City, Lyons and one in City)
S-582	State Bank of Lizton	Lizton (Branch at Pittsboro and outside Brownsburg)
S-298	The Farmers and Merchants State Bank	Logansport (Three Branches in City)
S-712	The Union Bank	Loogootee
S-592	Farmers State Bank	Losantville
S-474	Citizens Banking Company	Lynn
S-872	First Bank of Madison	Madison (One City Branch and Branch at Hanover)
T-56	The Madison Bank and Trust Company	Madison (Branch at Hanover, North Madison and two in City)
S-785	Marengo State Bank	Marengo (Branch at Carefree)
S-876	American Bank & Trust Company	Marion (Three City Branches)
S-836	State Bank of Markle	Markle
S-782	Citizens State Bank	Marshall
T-262	Indiana Bank and Trust Company	Martinsville (Branch at Paragon and one in City)
S-762	State Bank of Medora	Medora
S-584	Farmers State Bank	Mentone (Branch at Burket and outside Warsaw)
S-873	Merrillville Bank and Trust Company	Merrillville
S-32	Citizens Bank of Michigan City	Michigan City (Branch at LaCrosse, Rolling Prairie, Trail Creek, Westville and three in City)
S-864	Lakeshore Bank & Trust Co.	Michigan City
S-354	First State Bank of Middlebury	Middlebury
S-19	Farmers State Bank	Middletown (Two Branches in City and at Mooreland)
S-576	Valley Bank and Trust Company	Mishawaka (Branch in Osceola and eight in City)
S-778	The Bank of Mitchell	Mitchell (One City Branch)
S-753	State and Savings Bank	Monticello (Branch at Monon and one City Branch)
S-816	The Bank of Montpelier	Montpelier
S-738	Citizens Bank	Mooresville (Branch at Brooklyn, Monrovia and two in City)
S-713	First State Bank	Morgantown

SCHEDULE C — Continued
List of Indiana State Banks as of June 30, 1981

Charter No.	Loans and Discounts Including Overdrafts	Loan Reserve	Total Securities	Cash and Due from Banks	Fixed Assets and Other Real Estate	Total Deposits	Total Capital Account	Total Resources
S-796	4,229	44	5,743	278	81	9,798	1,213	11,253
S-868	4,228	31	1,550	198	271	6,047	482	6,766
S-465	33,743	126	21,312	2,858	1,414	58,488	4,958	64,390
S-845	8,907	103	2,274	560	129	12,960	1,465	14,727
S-347	6,521	64	2,223	624	99	9,308	1,095	10,403
S-789	8,440	89	4,479	353	96	12,786	1,404	14,217
S-463	22,813	171	15,907	1,965	117	38,880	3,720	43,269
S-223	11,771	96	5,170	866	700	17,109	1,188	18,810
T-257	54,260	335	28,300	8,302	2,115	83,403	5,512	94,307
S-233	7,750	119	4,848	1,544	465	13,668	1,194	15,066
S-373	48,781	433	23,827	3,825	1,894	71,874	6,724	83,122
T-12	11,983	112	10,862	1,594	871	24,095	2,552	27,022
S-302	16,745	137	9,354	808	242	25,376	2,055	28,028
S-609	8,888	103	1,899	888	310	11,910	1,018	12,928
S-858	9,589	61	2,273	797	1,195	13,287	1,461	15,007
S-766	22,737	167	13,679	1,448	1,878	35,540	3,353	41,257
S-803	8,357	82	5,050	751	478	13,873	1,218	15,106
T-206	36,389	208	40,885	2,693	694	79,455	6,399	87,209
S-582	30,324	165	15,090	2,237	976	45,032	3,492	49,923
S-298	26,965	321	21,220	2,564	1,867	47,190	3,990	56,674
S-712	16,381	270	11,010	1,101	156	25,806	3,436	29,659
S-592	4,860	36	1,544	659	33	6,849	809	7,662
S-474	11,107	79	6,476	878	224	17,861	1,634	19,522
S-872	23,645	102	3,440	2,300	1,325	26,633	2,494	31,618
T-56	57,966	327	27,674	4,954	2,228	89,020	9,255	99,548
S-785	8,022	44	1,895	458	207	10,599	1,189	11,938
S-876	55,634	496	35,533	8,706	1,614	89,796	8,475	115,268
S-836	10,944	108	6,860	554	242	16,964	1,611	18,700
S-782	6,668	48	5,032	670	102	11,034	1,471	12,540
T-262	22,484	251	14,855	1,482	1,309	39,303	3,273	43,870
S-762	6,221	54	2,792	773	208	10,349	791	11,140
S-584	19,469	60	9,581	1,105	792	30,135	2,723	33,750
S-873	6,311	59	3,144	512	840	10,539	1,037	12,328
S-32	76,407	801	31,966	21,530	3,303	120,474	10,100	137,466
S-864	16,988	104	4,303	1,880	676	22,183	1,592	25,437
S-354	21,307	151	6,036	2,702	565	28,506	3,286	32,839
S-19	17,515	171	5,202	1,683	430	26,519	2,421	29,328
S-576	76,534	750	46,908	13,994	7,045	125,853	8,831	147,181
S-778	9,688	145	8,892	1,461	116	20,813	1,487	22,831
S-753	40,812	298	20,469	4,702	761	59,850	7,262	68,242
S-816	12,441	136	3,739	1,256	406	17,793	1,444	19,626
S-738	31,684	286	12,197	3,241	1,643	46,644	4,658	51,947
S-713	6,039	68	1,592	10,295	196	16,853	1,696	18,549

SCHEDULE C — Continued
List of Indiana State Banks as of June 30, 1981
Part I — Operating Banks

Charter No.	Name	Location
S-747	Morocco State Bank	Morocco
T-92	Peoples Bank and Trust Company	Mount Vernon
S-325	Central Bank and Trust	Muncie (Branch at Daleville, Gaston and one in City)
T-263	Industrial Trust and Savings Bank	Muncie (Branch at Yorktown, Albany and three in City)
S-176	The Napoleon State Bank	Napoleon (Branch at Holton)
S-203	The Nashville State Bank	Nashville (One City Branch)
S-278	The Floyd County Bank	New Albany (Branch at University Plaza, Edwardsville, Galena and three in City)
T-62	Mutual Trust and Deposit Company	New Albany (Branch at Floyds Knobs outside New Albany and four in City)
S-870	Union Bank and Trust Company	New Albany (Branch at Georgetown and three in City)
S-871	Southern Indiana Bank and Trust Company	Newburgh
S-3	Citizens State Bank of New Castle	New Castle (Branch at Lewisville, Mt. Summit, Spiceland and four in City)
S-547	The Bank of Henry County	New Castle (Westside) (Branches at Kennard and Shirley)
S-784	The New Palestine State Bank	New Palestine (Branch at Gem)
S-204	The Citizens State Bank	Newport (Branch at Clinton and Cayuga)
S-563	Farmers State Bank	New Ross
S-295	The New Washington State Bank	New Washington (Branch at Henryville
T-30	Wainwright Bank and Trust Company	Noblesville (Branch at Fishers, Cicero and two in City)
S-638	American State Bank	North Judson (Branch at Koontz Lake)
S-823	Community State Bank	North Liberty
T-244	Indiana Lawrence Bank and Trust Company	North Manchester (One Branch in City)
S-644	The North Salem State Bank	North Salem
T-254	Union Bank and Trust Company	North Vernon (Branch at Commiskey and two in City)
S-860	First Bank & Trust Company	Oakland City
S-813	The Farmers and Merchants State Bank	Oldenburg (Branch at Laurel)
S-758	The Bank of Orleans	Orleans
S-28	The Ripley County Bank (7)	Osgood
S-402	Ossian State Bank	Ossian
S-183	The Otwell State Bank	Otwell
S-146	State Bank of Oxford	Oxford (Branch at Otterbein)
S-806	Harrison County Bank	Palmyra (Branch at Crandall)
S-58	Orange County Bank	Paoli (One Branch in City)
S-413	The Parker Banking Company	Parker (One Branch in City)
S-220	Pendleton Banking Company	Pendleton (Branch at Markleville, Ingalls and one in City)
T-57	The Peru Trust Company	Peru (Branch at Mexico and Grissom A.F.B. and five in City)
T-59	Wabash Valley Bank and Trust Company	Peru (Branch at Bunker Hill, Denver and four in City)
S-5	The Citizens State Bank of Petersburg (8)	Petersburg (Branch outside City)
S-822	Pierceton State Bank (7)	Pierceton
T-93	The Marshall County Bank and Trust Company	Plymouth (Branch at Argos and two in City)
S-787	The Poland State Bank	Poland (Branch at Billville)
S-570	First State Bank of Porter (7)	Porter (Branch at Pines)
S-814	The Citizens Bank of Portland	Portland (Branch at Pennville and two in City)
S-1	The Peoples Bank	Portland (Branch at Redkey and one in City)
S-157	Gibson County Bank	Princeton (Branch at Hazleton and one City Branch)
S-311	State Bank of Remington	Remington
S-192	State Bank of Rensselaer	Rensselaer (Branch at Wheatfield)
S-440	Bank of Reynolds (7)	Reynolds (Branch at Chalmers)
S-123	Rising Sun State Bank	Rising Sun

SCHEDULE C — Continued
List of Indiana State Banks as of June 30, 1981

Charter No.	Loans and Discounts Including Overdrafts	Loan Reserve	Total Securities	Cash and Due from Banks	Fixed Assets and Other Real Estate	Total Deposits	Total Capital Account	Total Resources
S-747	10,154	70	4,313	894	315	14,560	1,961	17,397
T-92	34,627	301	23,913	2,687	299	52,704	6,900	62,632
S-325	22,110	254	11,491	2,609	673	35,427	3,026	39,018
T-263	68,683	384	37,248	12,711	7,766	112,991	5,817	131,444
S-176	13,673	60	2,120	1,157	557	17,441	1,246	20,907
S-203	18,382	214	5,050	1,345	52	28,436	1,932	31,221
S-278	47,696	286	15,563	4,106	1,989	67,137	5,348	75,428
T-62	63,795	434	15,220	5,084	2,581	80,654	5,620	90,065
S-870	45,257	540	40,480	5,659	2,334	93,105	8,032	104,874
S-871	4,228	30	939	420	440	7,140	1,298	8,532
S-3	44,393	482	27,428	4,295	1,757	72,732	8,244	83,334
S-547	10,809	93	5,185	1,773	427	17,089	1,258	18,714
S-784	18,567	110	8,723	1,406	720	26,687	2,637	29,741
S-204	12,840	206	20,807	3,095	764	32,777	6,241	39,406
S-563	2,955	18	3,283	315	42	5,530	1,040	6,577
S-295	17,417	179	6,758	895	748	24,239	2,672	27,282
T-30	25,382	343	13,743	4,490	1,911	36,458	2,386	48,898
S-638	19,734	175	10,391	2,422	601	31,841	3,057	35,454
S-823	6,737	36	4,855	655	113	12,290	1,272	13,589
T-244	36,392	302	18,903	2,654	564	52,585	5,663	61,260
S-644	5,162	53	2,326	257	287	6,949	1,316	8,279
T-254	15,520	140	22,589	2,181	254	37,351	4,298	42,089
S-860	9,867	151	6,622	4,725	416	21,374	1,123	22,776
S-813	3,848	17	1,439	400	126	5,357	389	5,796
S-758	19,904	131	9,517	1,134	452	28,751	2,845	32,103
S-28	25,082	310	8,939	2,219	856	36,288	4,623	41,699
S-402	18,105	65	11,754	958	706	29,823	3,694	34,126
S-183	4,950	38	2,469	468	188	7,522	730	8,260
S-146	13,294	144	13,223	1,365	92	25,641	3,109	29,198
S-806	10,386	107	8,636	1,004	79	18,117	1,962	20,103
S-58	20,440	203	16,788	2,342	461	37,984	3,367	41,903
S-413	8,264	75	4,276	522	575	13,074	1,579	14,668
S-220	21,346	296	9,740	2,850	1,731	31,112	3,334	32,714
T-57	42,412	358	19,232	4,179	1,080	59,137	4,746	68,782
T-59	40,934	371	24,816	5,778	1,261	69,848	5,534	77,696
S-5	19,110	210	14,100	1,913	183	35,459	4,216	40,283
S-822	12,358	16	5,570	1,316	133	19,102	1,835	20,952
T-93	48,936	702	17,959	3,051	1,620	68,081	5,141	75,498
S-787	7,691	82	834	722	359	11,068	713	11,921
S-570	10,803	149	6,696	1,553	213	18,293	2,265	20,740
S-814	25,092	161	9,914	1,270	777	35,840	2,812	40,242
S-1	44,058	252	27,780	2,801	1,321	67,467	7,471	78,727
S-157	27,918	149	22,242	2,343	528	49,948	4,595	55,644
S-311	9,903	26	8,858	1,259	104	18,672	1,853	20,956
S-192	21,558	258	18,881	5,246	527	44,000	3,767	48,768
S-440	17,458	257	5,495	1,833	494	24,311	2,706	27,698
S-123	10,973	27	4,714	1,142	473	16,446	1,771	18,530

SCHEDULE C — Continued
List of Indiana State Banks as of June 30, 1981
Part I — Operating Banks

Charter No.	Name	Location
T-255	Tri-County Bank & Trust Company	Roachdale (Branch at Bainbridge and Russellville)
S-480	State Exchange Bank	Roann
S-791	Farmers and Merchants Bank of Rochester	Rochester (Branch at Kewanna, near Macy, and one in City)
S-46	Farmers State Bank	Rockport (Branch at Reo)
S-96	The Parke State Bank	Rockville (Branch at Montezuma, Rosedale and two in City)
S-723	Community State Bank	Royal Center
S-736	Farmers-Citizens State Bank	Salem (Branch at Campbellsville, Pekin and two in City)
S-809	The State Bank of Salem(8)	Salem (Branch at Hardinsburg)
S-841	San Pierre State Bank	San Pierre (Branch near North Judson)
S-280	Spencer County Bank	Santa Claus (Branch at Richland and St. Meinrad)
S-177	The Saratoga State Bank	Saratoga
S-53	The Scott County State Bank (8)	Scottsburg (One City Branch)
S-313	Indiana Southern Bank of Sellersburg (8)	Sellersburg (Branch at Borden, Hamburg and north of Jeffersonville)
T-21	Jackson County Bank	Seymour (Two City Branches)
S-443	American State Bank of Sheridan	Sheridan
S-792	Shipshewana State Bank	Shipshewana (Branch near LaGrange, near Wolcottville and at Topeka)
S-29	The Martin County Bank	Shoals (Branch at Crane)
T-217	First Bank and Trust Co. of South Bend	South Bend (Branch at Roseland, Walkerton, Osceola, Granger and fourteen in City)
T-260	St. Joseph Bank and Trust Company	South Bend (Branch at Roseland, Georgetown, outside Mishawaka and twelve in City)
T-733	Western State Bank	South Bend
S-643	Greensfork Township State Bank	Spartanburg (P.O. Lynn, Ind.)
S-711	First Bank and Trust Company	Speedway (Branch at Beech Grove, Clermont, five in Indianapolis and one in City)
S-779	Owen County State Bank	Spencer (Branch at Coal City and Gosport)
S-877	First State Bank of Spurgeon	Spurgeon
S-843	Farmers State Bank of Sullivan (8)	Sullivan (Branch at Dugger, Hymera and one in City)
S-797	Sullivan State Bank	Sullivan (Branch at Carlisle and one in City)
S-724	Union State Bank	Sulphur Springs
T-149	Summitville State Bank and Trust Company	Summitville
T-256	Peoples Bank and Trust Company (7)	Sunman
S-815	Grant County State Bank	Swayzee
S-408	The Farmers State Bank	Sweetser (Branch S.R. #18)
S-305	The State Bank of Syracuse	Syracuse (Two Branches near City)
S-238	Indiana State Bank of Terre Haute	Terre Haute (Branch at Riley and two in City)
T-79	Farmers Loan and Trust Company (7)	Tipton (Two City Branches)
T-251	Union Trust Company	Union City
S-824	United Bank	Upland (Branch at Jonesboro and Marion)
S-526	Northern Indiana Bank and Trust Company	Valparaiso (Branch at Burns Harbor, Hebron, Kouts and seven in City)
S-798	The Veedersburg State Bank	Veedersburg
S-63	Bank of Versailles	Versailles (One City Branch and at Cross Plains)
S-72	Vevay Deposit Bank	Vevay (Two City Branches and at East Enterprise)
T-258	Security Bank and Trust Company	Vincennes (Branch at Bicknell, Freelandville and Oaktown and one in City)
S-879	Wabash Valley Bank of Vincennes	Vincennes
S-849	Frances Slocum Bank and Trust Company	Wabash (One City Branch)

Schedule C — Continued
List of Indiana State Banks as of June 30, 1981

Charter No.	Loans and Discounts Including Overdrafts	Loan Reserve	Total Securities	Cash and Due from Banks	Fixed Assets and Other Real Estate	Total Deposits	Total Capital Account	Total Resources
T-255	20,551	345	8,916	993	317	27,990	3,055	31,601
S-480	13,742	135	2,965	1,123	367	16,358	1,152	18,395
S-791	24,235	113	12,623	1,538	849	37,495	3,292	41,594
S-46	8,940	22	6,826	949	321	15,428	1,945	17,674
S-96	25,531	228	12,906	1,630	952	38,375	3,836	43,017
S-723	15,314	205	12,588	2,313	293	31,071	3,075	34,357
S-736	32,491	460	29,111	3,550	326	60,407	8,140	69,391
S-809	23,839	133	13,042	3,218	551	37,489	3,966	42,002
S-841	8,800	81	8,711	606	312	18,041	1,700	19,965
S-280	14,382	22	4,589	993	695	21,397	1,830	23,589
S-177	5,663	62	3,676	276	247	9,961	1,025	11,001
S-53	25,284	253	8,885	3,514	957	38,883	3,891	45,547
S-313	25,805	257	12,927	2,241	1,125	40,076	3,607	44,700
T-21	35,351	425	16,097	2,945	1,263	53,128	4,954	59,460
S-443	10,658	104	13,649	1,786	392	25,172	3,082	28,714
S-792	41,977	350	20,840	2,304	1,534	58,554	5,386	67,781
S-29	16,333	182	5,435	1,253	189	22,283	2,010	24,862
T-217	256,047	3,975	119,724	79,287	4,470	387,163	26,392	490,921
T-260	216,187	1,860	126,611	26,896	11,110	316,283	20,353	397,522
T-733	896	10	914	250	35	2,662	617	3,279
S-643	4,072	37	2,163	260	78	7,573	818	8,391
S-711	96,381	1,245	44,502	17,457	2,852	146,000	13,568	176,914
S-779	37,370	358	19,658	2,480	736	56,795	4,260	61,845
S-877	5,660	50	3,656	270	209	9,327	781	10,117
S-843	15,038	159	13,406	2,511	243	28,395	2,838	31,781
S-797	35,698	242	27,500	2,761	307	64,819	6,940	73,412
S-724	2,858	28	641	1,605	195	7,287	529	7,816
T-149	2,922	38	1,526	1,082	28	5,401	598	6,030
T-256	10,357	116	9,308	1,048	417	20,239	1,962	22,228
S-815	9,844	93	4,669	846	360	14,164	1,583	15,747
S-408	2,561	6	1,960	289	112	4,146	964	5,119
S-305	21,542	178	6,368	2,414	586	29,249	2,441	32,268
S-238	22,890	353	45,488	2,955	1,008	65,758	10,382	77,282
T-79	25,657	196	14,261	3,831	489	42,405	3,747	47,255
T-251	14,651	107	8,635	868	328	24,782	2,483	27,709
S-824	11,505	146	6,929	1,734	808	18,928	1,952	21,373
S-526	101,559	899	42,192	16,214	3,612	151,926	14,406	178,114
S-798	3,084	24	5,735	733	52	9,070	1,179	10,307
S-63	4,649	29	3,071	1,047	459	9,034	707	9,857
S-72	15,066	115	5,206	1,774	910	23,060	1,983	25,510
T-258	67,058	471	38,227	7,793	1,577	102,133	10,606	116,550
S-879	4,070	41	2,588	609	810	8,478	2,161	11,555
S-849	26,061	319	16,712	2,469	708	38,000	3,119	47,375

SCHEDULE C — Continued
List of Indiana State Banks as of June 30, 1981
Part I — Operating Banks

Charter No.	Name	Location
S-819	Farmers Bank and Trust Company	Wadesville (Two Branches at Poseyville and one at St. Phillips)
P-246	Citizens Bank (1)	Wakarusa
S-534	The State Bank of Waldron	Waldron (Branch at St. Paul and outside Shelbyville)
S-372	The Cass County State Bank	Walton (Branch at Galveston)
S-786	Exchange Bank (7)	Warren
S-477	County House Bank	Outside Warsaw S.R. #15 & U.S. 30 (Branch at North Webster)
S-9	Lake City Bank	Warsaw (Branch at Silver Lake, Winona Lake, near North Webster and two in City)
T-40	The Citizens Bank and Trust Company	Washington (Two City Branches)
S-331	The State Bank of Washington	Washington (One City Branch)
S-625	Citizens State Bank (7)	Waterloo
S-799	The Farmers State Bank	West College Corner (P.O. College Corner, Ohio)
T-243	The Merchants Bank and Trust Company	West Harrison (P.O. West Harrison, Ohio, One City Branch)
T-204	American Trust and Savings Bank	Whiting
S-490	First Bank of Whiting	Whiting (Branch at Highland, U.S. #30 and Burr Street, Dyer and Griffith)
S-707	The Citizens State Bank	Williamsport (Two Branches at West Lebanon and one City Branch)
T-188	First Union Bank and Trust Company (7)	Winamac (Branch at Medaryville, Star City and one in City)
T-32	Peoples Loan and Trust Company	Winchester (Branch at Farmland, Modoc Ridgeville and one in City)
S-807	The Randolph County Bank	Winchester
S-80	Union State Bank	Windfall (Branch at Hobbs, Kempton, Sharpsville and outside Tipton)
S-829	Bank of Wolcott	Wolcott
S-763	Worthington State Bank	Worthington
S-678	Farmers State Bank	Wyatt (Branch at Walkerton)
S-639	Farmers State Bank	Zionsville (Three City Branches and one outside Lebanon)
	MUTUAL SAVINGS BANKS	
Sav-5	The Peoples Saving Bank	Evansville (Two City Branches)
Sav-1	Lafayette Saving Bank	Lafayette
Sav-2	LaPorte Savings Bank	LaPorte
Sav-3	Terre Haute Saving Bank	Terre Haute (One Branch in City)

1 Uninsured bank.
7 Member of Federal Reserve System, 7th District.
8 Member of Federal Reserve System, 8th District.

SCHEDULE C — Continued
List of Indiana State Banks as of June 30, 1981

Charter No.	Loans and Discounts Including Overdrafts	Loan Reserve	Total Securities	Cash and Due from Banks	Fixed Assets and Other Real Estate	Total Deposits	Total Capital Account	Total Resources
S-819	37,786	511	16,485	2,105	1,034	51,733	6,662	59,555
P-246				12	15		10	27
S-534	17,184	155	8,172	1,327	750	29,590	2,442	32,536
S-372	17,129	223	7,883	1,247	765	27,101	2,250	30,147
S-786	15,377	152	14,998	1,592	164	31,025	3,793	35,403
S-477	14,389	155	3,944	794	936	18,780	1,434	20,514
S-9	68,483	521	30,087	4,743	1,281	95,035	8,533	107,593
T-40	30,080	324	11,300	3,108	268	40,822	3,759	46,145
S-331	14,999	71	9,239	1,134	473	25,884	2,468	28,963
S-625	2,154	18	4,707	356	—	7,128	1,095	8,249
S-799	5,511	70	3,378	398	132	9,002	990	10,180
T-243	11,922	104	5,393	1,186	458	16,055	2,238	19,133
T-204	12,644	144	18,066	917	241	31,676	2,620	34,820
S-490	83,684	853	42,501	20,255	1,814	130,950	9,387	152,037
S-707	13,462	168	10,300	1,646	805	27,577	2,858	31,153
T-188	39,193	437	22,082	3,712	768	61,268	4,822	67,352
T-32	19,896	397	17,094	3,164	351	37,927	4,277	42,903
S-807	15,309	104	11,468	1,430	351	32,909	4,012	37,567
S-80	11,788	257	5,758	2,065	307	21,229	2,750	24,070
S-829	11,578	54	7,067	1,136	265	19,402	2,126	21,560
S-763	11,585	63	6,659	576	248	17,748	1,396	19,258
S-678	16,034	93	16,743	4,127	166	34,793	4,604	40,293
S-639	18,590	270	8,526	1,446	651	28,411	2,934	31,329
			MUTUAL SAVINGS BANKS					
Sav-5	45,065	None	15,007	3,683	1,344	58,486	8,668	67,799
Sav-1	72,447	None	18,243	657	598	87,766	4,969	93,676
Sav-2	25,097	1,072	10,186	4,896	1,130	41,581	1,897	43,478
Sav-3	38,987	None	37,881	2,933	882	76,524	6,122	83,519

INDUSTRIAL LOAN AND INVESTMENT COMPANIES ISSUING CERTIFICATES OF INVESTMENT OF INDEBTEDNESS

SCHEDULE A

Summary of Reports of Condition of Five Industrial Loan and Investment Companies
Issuing Certificates of Investment of Indebtedness as of June 30, 1981
(amounts rounded to nearest thousand)

	June 30, 1981	June 30, 1980	Dec. 31, 1979	Dec. 31, 1980
ASSETS:				
Loans and discounts	272,658	259,212	254,016	270,155
Less: Reserve for possible loan losses	(4,751)	(4,355)	(4,108)	(4,378)
Loans Net	267,907	254,857	249,836	265,777
United States Government Obligations	11,780	8,406	7,426	7,275
Other Bonds and Securities	4,452	1,966	1,956	4,458
Certificates of Deposits	3,067	100	300	2,033
Cash on hand and due from banks	10,968	10,992	8,518	11,227
Real estate used in business	4,347	4,269	4,239	4,492
Furniture and Fixtures	91	86	93	83
Other Real Estate	207	187	47	183
Prepaid Expenses	116	126	103	101
Accounts Receivable	151	142	165	199
Deferred Charges	109	138	147	118
Other Assets	3,784	2,791	1,953	3,569
TOTAL ASSETS	306,979	284,060	274,783	299,515
LIABILITIES:				
Unhypothecated Certificates of Investment	249,319	228,787	226,498	242,852
Notes Payable	845	.....	.....	.....
Accounts Payable	167	97	75	120
Unearned Discount	29,582	27,143	26,116	29,175
Accrued Expenses	71	67	81	74
Dealers Reserves	104	111	117	102
Reserve for Taxes, Interest, etc.	3,846	6,106	1,453	4,522
Other Liabilities	594	1,272	824	1,468
TOTAL LIABILITIES	284,528	263,583	255,164	278,313
CAPITAL ACCOUNTS:				
Subordinated notes and debentures	163	272	664	175
Common stock	1,669	1,669	1,669	1,669
Surplus	9,445	9,445	9,445	9,445
Undivided profits	11,174	9,091	7,841	9,913
TOTAL CAPITAL ACCOUNT	22,451	20,477	19,619	21,202
TOTAL LIABILITIES AND CAPITAL ACCOUNT	306,979	284,060	274,783	299,515

SCHEDULE A — Continued

Summary of Reports of Condition of Five Industrial Loan and Investment Companies
Issuing Certificates of Investment of Indebtedness as of June 30, 1981
(amounts rounded to nearest thousand)

	June 30, 1981	June 30, 1980	Dec. 31, 1979	Dec. 31, 1980
SOURCES AND DISPOSITION OF INCOME:				
1. Operating income				
a. Interest and fees on loans	20,696	17,552	27,813	35,507
b. Interest on U.S. Treasury obligations	341	387	1,125	666
c. Interest on States and political subdivisions	46	66	98	92
d. Income from other securities	1,046	224	231	543
e. Other service charges, commissions and fees	19	25	48	38
f. Other operating income	443	229	520	461
g. Total operating income	22,591	18,483	25,570	37,307
2. Operating expenses				
a. Salaries and employee benefits	1,957	1,958	3,763	3,933
b. Interest on unhypothecated certificates over $100,000.00	298	237	233	462
c. Interest on other savings accounts	13,144	10,501	14,911	21,601
d. Advertising	466	726	1,233	1,287
e. Interest on subordinated notes and debentures	5	15	212	15
f. Interest on demand notes, etc.	2	98	60	118
g. Occupancy expense	382	358	717	759
h. Provision for possible loan losses	1,239	693	1,200	1,698
i. Other operating expenses	2,119	1,829	3,241	3,808
j. Total operating expense	19,612	16,415	25,570	33,681
3. Income before income taxes, securities gains or (losses)	2,979	2,068	4,265	3,626
4. Applicable income taxes	1,384	928	1 948	1,610
5. Income before securities gains or (losses)	1,595	1,140	2,317	2,016
6. Securities gains (losses) Net	(141)	27	(4)	(50)
a. Applicable income taxes	(65)	.....	.....	(23)
b. Securities gains (losses) Net	(76)	27	(4)	(27)
7. Net Income	1,519	1,167	2,313	1,989
CHANGE IN EQUITY CAPITAL:				
1. Balance beginning of period	21,190	19,619	17,400	19,619
2. Adjustments	(258)	(309)	(94)	83
3. Adjusted balance end of previous year	20,932	19,310	17,306	19,702
4. Net income (loss)	1,591	1,167	2,313	1,989
5. Other increases (decreases)	.....	.....	.....	(489)
6. Balance end of period shown	22,451	20,477	19,619	21,202

INDUSTRIAL LOANS AND INVESTMENT COMPANIES
ISSUING CERTIFICATES OF INVESTMENT

Name	Location
Evansville Morris Plan Co., Inc.	Evansville (Two city branches)
Thrift Incorporated	Evansville (One city branch)
Indianapolis Morris Plan Corporation	Indianapolis (Ten city branches)
Fidelity Investment, Inc.	South Bend
The Morris Plan Company of Terre Haute	Terre Haute

DIVISION OF BUILDING
AND
LOAN ASSOCIATIONS

DIVISION OF BUILDING AND LOAN ASSOCIATIONS

There were 60 active building and loan associations as of June 30, 1981. 49 of these associations maintained insurance of accounts with the Federal Savings and Loan Insurance Corporation with the remaining 11 uninsured.

Savings and Loan Associations submit a statement of condition and a report of earnings and expense at the close of each calendar year.

Indiana chartered building and loan associations held total assets of $2,056,207,309 which is a net increase of $64,369,964 over the preceding year. Mortgage loans in the amount of $1,746,514,552 were the principal type of asset held by the associations. This amount expressed as a percentage of total assets equal 84.9%. In dollar volume, mortgage loans increased $7,622,411.

Investment shares (savings accounts) amounted to $1,807,447,675 an increase of $87,398,961 over the preceding year. General reserves amounted to $85,021,706 and equaled 4.1% of total assets compared to 4.1% for the preceding year. Undivided profits decreased by $1,373,242 to $59,378,897.

The liquidity of associations as measured by cash on hand, in banks and in U.S. government obligations totaled $88,382,161 or 4.3% of invested shares.

During the fiscal year under review:

Knox Building, Loan and Savings Association, Knox merged into Marshall Savings and Loan Association, Plymouth.

Lapel Savings and Loan Association, Lapel merged into Anderson Federal Savings and Loan Association, Anderson.

Marshall Savings and Loan Association, Plymouth and Industrial Savings and Loan Association, South Bend merged into Pioneer Federal Savings and Loan Association, Mishawaka.

Peoples Building, Loan and Savings Association, Princeton merged into Union Federal Savings and Loan Association, Evansville.

Anchor-Standard Federal Savings and Loan Association, Indianapolis merged into Arsenal Savings Association, Indianapolis.

Home Loan and Savings Association, Fort Wayne was granted permission to establish a branch office at 6411 East State Boulevard, Fort Wayne.

Salem Savings and Loan Association, Salem was granted permission to establish a branch office at Main and First Streets, Paoli.

Northern Indiana Savings Association, Chesterton was granted permission to establish a branch office at 1600 Calumet Road, Chesterton.

First Savings and Loan Association of Central Indiana, Anderson was granted permission to establish a branch office at 144 West Main Street, Westfield and at Green Meadows Shopping Center, Greenfield.

Vincennes Savings and Loan Association, Vincennes was granted permission to establish a branch office at 1500 West Broadway, Princeton.

Rural Loan and Savings Association, Hartford City received permission to change their name to City Savings and Loan Association and to become and operate as a deposit type association.

Tipton Building and Loan Association, Tipton received permission to change their name to United Savings Association of Central Indiana and to become and operate as a deposit type association.

The following savings and loan associations received permission to become and operate as deposit type associations:

First Savings and Loan Association of Central Indiana, Anderson

The Peoples Building and Loan Company, Aurora

Northern Indiana Savings Association, Chesterton

The Montgomery Savings Association, Crawfordsville

Union Savings and Loan Association, Connersville

Capital Savings Association, Gary

Michigan City Savings and Loan Association, Michigan City

The Peoples Home and Savings Association, Richmond

West End Building and Loan Association, Richmond

Salem Savings and Loan Association, Salem

Scottsburg Building and Loan Association, Scottsburg

Speedway Savings and Loan Association, Speedway

Indiana Savings and Loan Association, Terre Haute

Home Building, Savings and Loan Association, Washington

Liberty Savings Association, Whiting

SCHEDULE B

Consolidatee Statement of Income and Expense

GROSS OPERATING INCOME		
Interest:	1979	1980
On Mortgage Loans	$142,325,756	$152,888,813
On Real Estate Contracts	1,045,342	1,083,290
On Investment and Bank Deposits	14,759,927	20,365,999
All Other Interest	5,899,432	3,349,100
Premiums, Commissions and Fees	5,012,738	4,892,773
Net Income From Real Estate Owned	(43,928)	48,645
Gross Income From Office Building	443,834	426,296
All Other Operating Income	2,931,517	3,791,727
GROSS OPERATING INCOME	$172,374,618	$186,846,643
Less: OPERATING EXPENSES		
Compensation	12,408,949	13,051,221
Rent, Light, Heat & Office Bldg. Expenses	2,393,474	2,567,998
Advertising	1,757,669	1,833,970
Data Processing, Office Supplies, F & F Telephone and Postage	3,159,637	3,413,403
Insurance and Bond Premiums	439,214	443,783
Federal Insurance Premiums	1,323,457	1,367,639
Supervisory Examinations and Audits	735,788	729,466
All Other Operating Expenses	4,603,115	4,613,786
TOTAL OPERATING EXPENSES	$ 26,821,303	$ 28,021,266
NET OPERATING INCOME BEFORE INTEREST AND OTHER CHARGES	145,553,315	158,825,377
Less: INTEREST CHARGES	6,663,886	6,205,180
NET OPERATING INCOME BEFORE FEDERAL INCOME TAX	138,889,429	152,620,197
Add: NON-OPERATING INCOME	271,300	369,534
NET INCOME AFTER INTEREST AND BEFORE CHARGES	139,160,729	152,989,731
Less: NON-OPERATING CHARGES		747,606
NET INCOME BEFORE FEDERAL INCOME TAX	139,160,729	152,242,125
Less: FEDERAL INCOME TAX	4,594,547	1,258,824
NET INCOME	134,566,182	150,983,301
ALLOCATION OF NET INCOME		
Reserves	5,137,188	2,940,045
Undivided Profits	8,953,136	834,024
Dividends	120,475,858	147,209,232

SCHEDULE C

List of State Chartered Building and Loan Associations as of June 30, 1981
(Total Assets — December 31, 1980)

Location	Name of Association	Total Assets
Anderson	First Savings & Loan Association of Central Indiana (I)	$193,318,935
Attica	The Peoples Building & Loan Association	532,187
Aurora	The Peoples Building & Loan Company (I)	55,480,664
Bargersville	Bargersville Building & Loan Association (I)	4,313,567
Batesville	Citizens-Permanent Savings & Loan Association	2,782,511
Boonville	Boonville Savings Association (I)	20,653,924
Boonville	Franklin Loan & Savings Association	143,041
Boonville	Warrick Loan & Savings Association	742,117
Chesterton	Northern Indiana Savings Association (I)	31,162,675
Columbus	Citizens Savings and Loan Association (I)	67,436,925
Connersville	Union Savings & Loan Association (I)	35,889,381
Covington	Covington Building & Loan Association (I)	2,288,522
Crawfordsville	The Montgomery Savings Association (I)	29,019,915
Danville	Citizens Savings & Loan Association (I)	14,076,350
Edinburg	Blue River Savings & Loan Association (I)	6,044,096
Fort Wayne	Home Loan & Savings Association (I)	161,200,490
Frankfort	Citizens Savings & Loan Association (I)	36,003,173
Franklin	Mutual Building & Loan Association (I)	26,453,155
Frankton	The Frankton Building & Loan Association (I)	35,130,514
Gary	Capital Savings Association (I)	80,879,203
Gary	United Savings & Loan Association of Gary	23,611
Goodland	Newton County Loan & Savings Association of Indiana (I)	5,424,427
Greensburg	Greensburg Savings & Loan Association (I)	12,091,401
Hammond	American Savings & Loan Association (I)	50,852,920
Hartford City	Rural Loan & Savings Association (I)	27,736,150
Indianapolis	Arsenal Savings Association (I)	156,005,647
Indianapolis	Better Homes Savings & Loan Association (I)	1,586,571
Indianapolis	Fletcher Savings & Loan Association (I)	47,268,170
Jasper	Liberty Building & Loan Association	1,099,861
Kentland	Kentland Building & Loan Association (I)	4,433,450
La Porte	Anchor Savings & Loan Association (I)	7,566,737
Lawrenceburg	The Dearborn County Loan & Building Association (I)	22,235,534
Lawrenceburg	Progressive Building & Loan Association (I)	20,121,430
Logansport	The Logansport Savings & Loan Association (I)	25,416,953
Lowell	Mutual Savings & Loan Association (I)	9,469,641
Martinsville	The Home Building Association (I)	49,994,724
Michigan City	Michigan City Savings & Loan Association (I)	26,137,732
Monticello	Peoples Savings & Loan Association (I)	45,137,055
New Castle	Henry County Savings & Loan Association (I)	194,005,943
North Vernon	Citizens Building & Loan Association	2,043,468
Osgood	The Osgood Savings Association (I)	2,296,349
Pendleton	Pendleton Savings & Loan Association (I)	28,568,892
Princeton	Perpetual Savings & Loan Association (I)	19,430,632
Richmond	The Peoples Home & Savings Association of Richmond (I)	55,573,904
Richmond	West End Building & Loan Association (I)	41,943,830
Salem	Salem Savings & Loan Association (I)	27,097,031
Scottsburg	Scottsburg Building & Loan Association (I)	20,875,935
Speedway	Speedway Savings & Loan Association (I)	33,147,555
Tell City	Peoples Building & Loan Association (I)	16,412,964
Terre Haute	Indiana Savings & Loan Association (I)	17,502,149
Terre Haute	Merchants Savings Association (I)	47,579,042
Tipton	Tipton Building & Loan Association (I)	105,590,514
Veedersburg	Hub Savings & Loan Association	1,151,125
Veedersburg	Veedersburg Building, Savings & Loan Association	339,651
Vincennes	Vincennes Savings & Loan Association of Vincennes (I)	56,751,919
Washington	Home Building, Savings & Loan Assoc. of Washington (I)	29,214,348
Westfield	Westfield Savings & Loan Association (I)	18,894,305
West Terre Haute	Surgar Creek Building & Loan Association	259,972
Whiting	Liberty Savings Association of Whiting (I)	21,224,109
Wingate	The Home Building & Loan Association	150,313
		$2,056,207,309

(I) — Indicates insured by Federal Savings & Loan Insurance Corporation

DIVISION OF CONSUMER CREDIT

DIVISION OF CONSUMER CREDIT

The Consumer Credit Division is charged by statute with the administration of the Indiana Uniform Consumer Credit Code, the regulatory supervision of the Pawnbrokers Act, and the licensing procedures of the Currency Exchange Act.

The Consumer Credit Division conscientiously tries to implement efficiently and equitably the several statutes which have been enacted for the protection of Indiana credit consumers.

We are continually realigning this division which has resulted in a better knowledge, closer contact, and working knowledge with the registrants and lenders within each of the four districts, and has given us the ability to move into problem areas faster, and has increased efficiency in all areas.

Indiana was the first state in the nation (1935) to provide for regular examinations of certain holders of consumer credit sales. Presently, Indiana is the only state authorized to regularly examine all consumer credit sales from their inception as well as the financial organizations that purchase such sales.

The Consumer Credit Division has under its administrative and regulatory jurisdiction over 14,500 Licensed Lenders and registrants under the Indiana Uniform Consumer Credit Code. Field work of the twenty-four examiners includes handling formal consumer complaints and compliance examinations all under the guidance of four Field Supervisors who in turn provide this division with pertinent information and facts which we need to function effectively.

This Division receives and investigates all consumer complaints referred by all other state agencies as well as those filed directly by the consumers for determination of needed remedies, if any.

As a result of regular examinations and complaint investigations, consumer creditors were cited for violations resulting in 13,789 refunds to the consumers which amounted to $648,776.00 in the 1980-1981 fiscal year.

While field examinations are necessary for remedies of violations, the majority of which are not willful, equally significant is the advising of the creditors of requirements of the law by the field examiners so that overcharges may be prevented rather than remedied. Most creditors, knowing that they are subject to examinations, want to avoid overcharges rather than be cited after the fact.

There is a continuous review of this division's methods, policies, and philosophy in order to improve the over-all supervision and also to enable us to achieve our goals to represent and serve the credit consumer through Indiana State Government.

CONSUMER LOAN LICENSEES
SUPERVISED LOANS

Supervised Loans (Loans in excess of 18% Annual Percentage Rate)
Made by Licensed Lenders

SCHEDULE A

	Number	Dollar Amounts
Indiana Supervised Loans	395,192	$864,435,051.78
Earned Loan Charges from Supervised Loans	.....	133,236,399.62

SCHEDULE B

Classification by Security of Loans Made During
The Period from January 1, 1980 to December 31, 1980

	Number	Dollar Amounts
First Mortgages on Real Estate	1,321	$ 13,201,803.88
Junior Mortgages on Real Estate	9,259	83,959,802.19
Security Agreements on Tangible Personal Property	120,176	209,225,899.94
Other	118,770	133,699,804.85
Total	249,526	$440,087,310.86

SCHEUDLE C

Analysis of Loans Made During
The Period from January 1, 1980 to December 31, 1980

	Number	Dollar Amounts
Net of any Unearned Loan Charges		
(a) $300 or less	19,267	$ 4,241,596.25
(b) $300.01 to $1,000	93,443	60,005,549.57
(c) $1,000.01 to $25,000	136,430	362,372,959.73
(d) $25,000.01 and over	386	13,467,205.31
(e) Total During Period	249,526	$440,087,310.86

The Average Loan Made During the Period from January 1, 1980 to December 31, 1980 was $1,763.69.

SCHEDULE A

Comparative Statement of State Chartered Building and Loan Associations for Years Ending December 31, 1979 and December 31, 1980

Items	December 31, 1979	December 31, 1980	Percent to Total	Increase	Decrease
Assets:					
Mortgage Loans	$1,701,549,165	$1,746,514,552	84.9%	$44,965,387	
Share Loans	26,589,667	34,212,078	1.7	7,622,411	
Other Loans	11,448,091	9,212,854	0.4		$ 2,235,237
Real Estate Sold on Contracts	12,432,593	12,596,368	0.6	163,775	
Real Estate Owned and In Judgement	1,523,393	1,807,194	0.1	283,801	
*Investments	140,250,579	147,368,456	7.2	7,117,877	
Cash on Hand	56,801,605	50,631,019	2.5		6,170,586
Office, Building, Furniture & Fixtures	23,003,812	25,001,067	1.2	1,997,255	
Other Assets	26,644,263	28,863,721	1.4	2,219,458	
TOTAL ASSETS	$2,000,243,168	$2,056,207,309	100.0%	$64,369,964	$ 8,405,823
Liabilities:					
Savings Accounts	$1,720,048,714	$1,807,447,675	87.9	$87,398,961	
Advances From Federal Home Loan Bank	64,075,000	48,528,550	2.4		$15,546,450
Borrowed Money	30,597,547	21,860,122	1.1		8,737,425
Loans In Process	9,353,446	8,560,848	0.4		792,598
Other Liabilities	24,069,734	23,048,885	1.1		1.020,849
Specific Reserves	8,430,630	2,300,626	0.1		6,130,004
General Reserves	82,855,958	85,021,706	4.1	2,165,748	
Undivided Profits	60,752,139	59,378,897	2.9		1,373,242
Guaranty Stock	60,000	60,000	Negl.		
TOTAL LIABILITIES	$2,000,243,168	$2,056,207,309	100.0%	$89,564,709	$33,600,568
*Investments:					
U S. Government Bonds	$ 49,596,640	$ 37,751,142			$11,845,498
Federal Home Loan Bank Stock	16,493,200	16,254,400			238,800
Other Securities	74,160,739	93,362,914		$19,202,175	

PAWNBROKING LICENSES

PAWNBROKERS

Of the oldest types of lending agencies, the Pawnbrokers are perhaps among the first. Pawnbrokers make loans to individuals, usually for small amounts, based on a pledge of personal property.

Of the 79,811 loans made during the year 44,071 were for $25.00 or less.

The Pawn loans made during the year by the twenty four licensed Pawnbrokers amounted to $3,084,698. Pawn loans increased in both number and amount with the same number of licensees as last year.

PART I

SCHEDULE A

Consolidated Balance Sheet as Submitted by the Twenty-six Pawnbroking Licensees
As of December 31, 1979 and December 31, 1980

	Dec. 31, 1980	Dec. 31, 1979	Increase (Decrease)
ASSETS:			
Cash on Hand and Due from Banks	$ 283,877.00	$ 287,955.00	$ (4,078.00)
Pledge Loans Outstanding	1,272,955.34	1,092,495.00	180,460.34
Other Loan Receivables	112,808.61	156,522.00	(43,713.39)
Merchandise Inventory	1,691,427.43	1,896,488.00	(205,060.57)
Furniture and Fixtures	84,402.89	93,798.00	(9,395.11)
Unclassified Assets	511,069.22	471,830.00	39,239.22
Total Assets	$3,956,540.49	$3,999,088.00	$ (42,547.51)
LIABILITIES:			
Notes Payable	$ 583,465.85	$ 607,109.00	$ (23,643.15)
Accounts Payable	668,801.66	768,305.00	(99,503.34)
Unclassified Liabilities	484,541.22	302,370.00	182,171.22
Total Liabilities	$1,736,808.73	$1,677,784.00	$ 59,024.73
CAPITAL AND/OR NET WORTH:			
Net Worth of Individuals and/or Partnerships	$1,110,431.74	$1,086,627.00	$ 23,804.74
Common Stock	217,713.72	235,490.00	(17,776.28)
Surplus and Undivided Profits	891,586.30	999,187.00	(107,600.70)
Total Capital Account	$2,219,731.76	$2,321,304.00	$ (101,572.24)
Total Liabilities and Capital	$3,956,540.49	$3,999,088.00	$ (42,547.51)

SCHEDULE B

Consolidated Statement of Earnings, Expenses and Changes in Net Worth for the Year 1980

Gross Earnings and Income from all Business:		
Interest Collected on Pledge Loans	$ 280,158.01	
Interest Collected on all Other Loans	26,656.92	
Storage Fees Collected on Pledge Articles	139,687.16	
Income From Merchandising Business	2,645,049.17	
Unclassified Income	8,559.53	
Total Gross Earnings and Income		$3,100,110.79
Total Expenses in Conducting all Business		- 2,943,299.75
Net Income and earnings		$ 156,811.04
Additions to Net Worth:		
New Funds Invested	$ 50,882.38	
Other Credits to Surplus	11,307.92	
Total Net Additions		$ 62,190.30
Sub-Total		$ 219,001.34
Deductions in Net Worth:		
Withdrawals from Profit and Capital	$ 259,342.78	
Dividends	25,972.11	
Unclassified Deductions	35,259.69	
Total Deductions		$ - 320,573.58
Increase in Net Worth		$ - 101,572.24
Capital Account as of December 31, 1979		2,321,304.00
Capital Account as of December 31, 1980		$2,219,731.76

SCHEDULE C

Analysis of Pawn Loans Made During the Year 1980
By Number and Dollar Value and Percent of Each Group as to Total

ITEM	NUMBER	PERCENT	DOLLAR VALUE	PERCENT
Pawn Loans Made or Renewed:				
$ .01 to $ 10.00	14,450	18.11	$ 115,527.50	3.74
$ 10.01 to $ 25.00	29,621	37.11	560,894.00	18.18
$ 25.01 to $ 50.00	24,431	30.61	879,521.53	28.51
$ 50.01 to 0 100.00	7,705	9.65	586,450.50	19.02
$100.01 to $ 300.00	3,005	3.77	561,412.50	18.20
$300.01 to $1,000.00	599	.75	380,892.00	12.35
Totals	79,811	100.00	$3,084,698.03	100.00

The average size of Pawn Loans made in 1980 was $38.65 as compared to $39.58 in 1979.

PART II

Reconciliation as to Number and Dollar Value
of Pawn Loans Made in 1980

ITEM	NUMBER	DOLLAR VALUE	NUMBER	DOLLAR VALUE
Pawn Loan Receivables, December 31, 1979	23,273	$1,015,198.46		
Pawn Loans Made or Renewed in 1980	79,811	3,084,698.03		
Sub-Total			103,084	$4,099,896.49
LESS:				
Pawn Loans Paid or Renewed	61,717	$2,483,071.15		
Pledges Unredeemed and Sold	12,003	343,870.00		
Sub-Total			73,730	2,725,941.15
Pawn Loan Receivables, December 31, 1980			29,364	$1,373,955.34

The average size of Pawn Loan Receivables as of December 31, 1980 was $43.35 as compared to $45.89 on December 31, 1979.

CURRENCY EXCHANGE LICENSEES

CURRENCY EXCHANGES

Currency Exchanges are institutions authorized to sell checks or other instruments of payment of money to the public. At the close of the fiscal year ending June 30, 1981, there were fourteen currency exchange licensees having 2861 agents operating under the provisions of the Currency Exchange Act.

Currency Exchange licensees are not required to submit annual reports of their operations.

CURRENCY EXCHANGE LICENSEES

ATLANTA, GEORGIA
Munford, Inc.
d/b/a Majik Markets

CHICAGO, ILLINOIS
First Chicago Cheque Corp.

DALLAS, TEXAS
Republic Money Orders, Inc.

INDIANAPOLIS, INDIANA
Citicorp Person-to-Person Financial Center, Inc.
Louis Meisberger d/b/a
Porky Lane Bonded Money Orders
Walt's Super Market, Inc.

IRVING, TEXAS
Associates Financial Express, Inc.

LOUISVILLE, KENTUCKY
427 Money Order Co.
A Division of Eton Services, Inc.

LONDON, ENGLAND
Barclays Bank International Ltd.

MARION, INDIANA
Hank's Supermarket of Marion, Inc.

MINNEAPOLIS, MINNESOTA
Travelers Express Co., Inc.

NEW YORK, NEW YORK
American Express Co.
Citicorp

SAN FRANCISCO, CALIFORNIA
Bank America Corp.

DIVISION OF CREDIT UNIONS

DIVISION OF CREDIT UNIONS

A credit union is a cooperative, non-profit association, incorporated under the laws of this state, for the purpose of educating its members in the concepts of thrift and to encourage thrift among its members. A credit union creates a source of credit at a fair and reasonable rate of interest and provides an opportunity for its members to use and control their own money in order to improve their economic and social condition. One very basic difference between credit unions and other financial institutions is the fact that credit unions are predominantly service-oriented. While profits do play an important role in the operations of the credit union, the original philosophy of providing the best, yet least costly, services possible has remained constant through the years. The members of a credit union are a group of individuals with some type of "common bond"; that is, some clearly defined group of people, each having similar interests.

The Division of Credit Unions is responsible for administering the laws and regulations which govern credit unions and evaluating their assets and management. This division has a supervisor, field supervisor, five (5) examiners, and one (1) office staff. As of June 30, 1981, there were one-hundred and three (103) active state-chartered credit unions with a total of twelve (12) service offices. Of these active credit unions, fifty-nine (59) have share accounts insured up to $100,000 by the National Credit Union Administration, while the remainder are uninsured.

Credit Unions in Indiana enjoyed a good growth in savings during the fiscal year ending June 30, 1981, but a more moderate growth in loan outstanding. The total share desposits of all Indiana credit unions, which is now over $449.7 million, increased by more than $59.9 million for a growth of more than 15.0%. The total of loans outstanding, which is now at $341.8 million, increased more than $19.8 million, or an increase of 6.2%. The total assets of Indiana credit unions, which is now in excess of $497 million, increased more than $61.9 million or 14.2% during the fiscal year.

During the fiscal year there were four (4) mergers. Three (3) federal credit unions merged with state-chartered credit unions and one (1) state-chartered merged with another state-chartered credit union.

There were no new charters issued.

SCHEDULE A

CONSOLIDATED STATEMENT OF CONDITION OF INDIANA STATE CREDIT UNIONS
AS OF JUNE 30, 1981

		December 31, 1980		June 30, 1981
ASSETS				
Cash on Hand and Due From Banks		$ 9,110,951.		$ 6,721,707.02
Total Loans: (Total Number Accounts) (116,984)		324,928,849.	(125,102)	341,866,208.74
(a) Personal	$275,234,400.		$289,475,499.83	
(b) Real Estate	49,459,780.		52,125,708.91	
(c) Other	234,669.		265,000.00	
U.S. Government Securities		52,074,526.		42,463,874.44
Building & Loan Association Shares		2,491,988.		2,450,636.70
Certificates of Deposit		30,989,761.		38,469,401.24
Other Investments		39,435,107.		52,991,286.12
Land and Buildings		6,499,907.		7,124,031.01
Furniture and Fixtures		1,409,423.		1,734,255.87
Other Assets		3,405,377.		3,224,687.90
Total Assets		$470,405,889.		$497,046,089.04
LIABILITIES AND EQUITY				
Share (Total Number Accounts) ( )		$423,232,225.	(267,123)	$449,701,576.52
Total Borrowed Money		4,897,438.		2,502,188.77
(a) From Other Credit Unions	$			
(b) From Other Sources				
Dividends Declared, but not paid		1,896,658.		1,542,886.55
Accounts Payable		1,100,957.		605,978.73
Other Liabilities		1,824,695.		662,037.07
Reserves (Other than loan reserves)		389,786.		447,350.64
Total Liabilities		$433,341,759.		$455,462,018.28
Regular Reserve for Loans	$21,784,659.			
Special Reserve for Delinquent Loans	2,551,510.			
Undivided Profits	12,727,961.			
Total Equity		$ 37,064,130.		$ 41,584,070.76
Total Liabilities & Equity		$470,405,889.		$497,046,089.04

SCHEDULE B

CONSOLIDATED STATEMENT OF INCOME AND EXPENSE OF INDIANA STATE CREDIT UNIONS
AS OF DECEMBER 31, 1980

	December 31, 1980
INCOME	
Interest on Loans	$38,064,735
Income from Investments	10,193,294
Other Income (excluding reserve income)	419,905
Total Income	$48,677,934
EXPENSE	
Salaries	$ 6,008,054
Borrowers and Savings Life Insurance	985,896
Trade Association Dues	155,527
Surety Bond	96,050
Supervision Fees	213,287
Interest on Borrowed Money	978,988
Stationery, Printing & Postage	758,917
Rent & Utilities	426,250
Education Expense	208,048
Collection Expenses	102,013
Depreciation	474,319
Social Security Taxes	282,696
State and Local Taxes	717,359
Other Insurance	369,111
Recording Fees	39,791
Advertising	362,802
N.C.U.A. Share Insurance	242,802
Legal Expenses	139,931
Electronic Data Processing Expenses	852,509
Annual Meeting	92,431
Miscellaneous	585,649
Total Expense	$14,092,430
Net Income	$34,585,504

SCHEDULE B — CONTINUED

DISTRIBUTION OF NET INCOME

	December 31, 1980
Transferred to Regular Reserve	$ 2,413,210
Transferred to Undivided Profits	32,172,294
Total Distribution	$34,585,504
Dividends Paid to Shareholders	$24,849,990

SCHEDULE C

List of State Chartered Credit Unions as of June 30, 1981

Location	Name	Total Assets	Total Loans	Total Shares
Anderson	Anderson Post Office Credit Union	$ 677,669	$ 510,925	$ 605,588
Anderson	EMGE Employees Credit Union	399,499	344,490	256,020
Anderson	Independent Credit Union	39,899,501	23,411,272	35,183,318
Auburn	Dekalb Co. Farm Bureau Co-op Credit Union	8,757,243	7,925,887	7,107,697
Bluffton	Franklin Electric Employees Credit Union	539,405	282,764	459,762
Brazil	Clay Co. Farm Bureau Co-op Credit Union	422,086	284,041	391,551
Chrisney	Spencer Co. Bureau Credit Union	590,100	432,074	558,798
Columbus	Arvin Employees Credit Union	3,254,066	2,465,806	1,875,308
Columbus	Golden Foundry Employees Credit Union	681,737	420,388	419,992
Corydon	Harrison Co. Farm Bureau Co-op Credit Union	120,341	101,872	105,377
Crown Point	Lake Co. Farm Bureau Co-op Credit Union	53,074	32,186	42,569
Dillsboro	Dearborn Co. Farm Bureau Co-op Credit Union	159,293	135,688	130,791
Dunkirk	Indiana Glass Employees Credit Union	576,315	320,598	546,913
East Chicago	C.E. Employees Credit Union	1,954,206	1,361,458	1,737,012
East Chicago	East Chicago Firemens Credit Union	517,956	328,247	418,932
East Chicago	East Chicago Teachers Credit Union	2,076,714	1,402,193	1,893,351
East Chicago	Inland Employees Credit Union	92,038,371	70,032,110	84,508,414
East Chicago	Postal Employees Credit Union	30,972	25,070	25,180
Fort Wayne	Allen Co. Postal Employees Credit Union	1,958,147	1,611,014	1,821,812
Fort Wayne	Kunkle Industrial Affiliated Credit Union	787,667	640,219	732,251
Fort Wayne	Public Service #3 Credit Union	4,302,128	2,976,750	3,770,040
Fort Wayne	Tokheim Employees Credit Union	2,419,903	1,845,617	2,094,707
Frankfort	Clinton Co. Farm Bureau Co-op Credit Union	1,866,107	1,745,355	1,693,315
Frankfort	Nickle Plate Employees Credit Union	721,110	518,628	496,985
Franklin	Arvin G & F Credit Union	1,035,381	771,952	880,556
Gary	Federal Employees Credit Union	2,371,320	2,022,549	2,107,449
Gary	Gary Railways Employees Credit Union	80,502	44,074	60,653
Gary	Gary Screw & Bolt Employees Credit Union	116,176	38,388	95,560
Goshen	Elkhart Co. Farm Bureau Co-op Credit Union	26,308,474	16,587,023	23,700,477
Goshen	Penn Credit Union	4,618,771	2,968,823	4,120,797
Greenfield	Hancock Co. Farm Bureau Co-op Credit Union	194,195	173,150	171,650
Hagerstown	Perfect Circle Credit Union	8,503,695	6,039,721	7,230,140
Hammond	Hammond Firefighters Assn. Credit Union	575,436	494,676	522,337
Huntington	Huntington Co. Farm Bureau Co-op Credit Union	2,181,959	1,786,111	1,922,216
Indianapolis	Block's Employees Credit Union	381,952	280,534	340,321

BUDGET SERVICE COMPANIES

A "Budget Service Company" is defined by law as any person doing business as a budget counseling, credit counseling, debt management or debt pooling service or similarly identifying himself as providing services to debtors in the management of their debts and contracting for a fee to receive from the debtor and disburse to his creditors any money or other valuables.

These budget service companies are licensed and regulated by the Department of Financial Institutions as specified in a 1971 Act of the Legislature and as amended during the 1981 Legislative Session. These companies are examined annually by the Department of Financial Institutions to assure their compliance with the Budget Service Companies Act.

Each budget service company must submit an application to renew their license. This application must be submitted annually to the Department of Financial Institutions.

MONEY MASTERS
916 Purdue National Bank Building
Lafayette, Indiana 47902

Branch Office: 3638 Mission Drive
Indianapolis, Indiana 46224

Branch Office: 3702 A South LaFountain
Kokomo, Indiana 46901

FAMILY BUDGET PLAN
Division of Noble County Collections, Inc.
323 North Main Street
Kendallville, Indiana 46735

THOMAS BUSINESS SERVICE
2118 South Madison Street
Muncie, Indiana 47302

FAMILY CREDIT COUNSELING
681½ Wabash Avenue
Terre Haute, Indiana 47801

CROWN LEASING CORPORATION
d/b/a Crown Financial Counselors
1301 North Walnut Street
Bloomington, Indiana 47401

DIVISION OF ELECTRONIC DATA PROCESSING

DIVISION OF ELECTRONIC DATA PROCESSING

The Division of Electronic Data Processing was established during the fiscal year 1973-1974 to evaluate the internal controls of data centers that process work for our State Chartered Institutions.

Since the establishment of the EDP Division, the financial industry has experienced a tremendous growth in the number of institutions using data processing. This number will continue to grow.

During the 1979-1980 fiscal year, the Department separated the EDP Division from the Banking Division and made it an independent staff division.

There are two (2) full time examiners who visit each supervised institution that has a data center. They evaluate the data center and independent data processing centers who do processing for State Chartered Institutions. National Banks that do data processing for our State Institutions are included in the evaluations. The Comptroller of the Currency was consulted before we started on this program.

Our examiners have participated with the Federal Deposit Insurance Corporation and the Comptroller of the Currency examiners on several occasions in joint examinations.

In past year our EDP examiners attended several instructional schools on EDP to enhance their knowledge and background in this field. We feel that the better trained they become, the more valuable they are in assisting our data centers and their management in becoming more efficient. Efficiency helps to improve the task of supervision from the stand point of "in-house" and regulatory requirements.

No-one is immune to theft by computer or otherwise.

We stress security, back-up arrangements, documentation, disaster plans, EDP auditing, separation of duties, EDP steering committees, smoke and heat detectors in the center, blank checks be kept secured, off-premise storage (Programs, back-up files, needed forms in case of emergency, etc.), just to mention some of the areas in which the examiners are involved.

Supervision "in-house" is charged with the responsibility of insuring the safety and soundness of the institution and its assets. When records of assets (deposits, withdrawals, trusts, etc.) are entered into the computer, then controls *MUST* be put in place to safeguard these records.

Having safe and sound data processing policies and practices is the only way to have control and have improved efficiency in order to protect these valuable records.

The needs and convenience of the citizens of the State of Indiana can best be served by those who operate in their best interests.

SCHEDULE C — Continued

List of State Chartered Credit Unions as of June 30, 1981

Location	Name	Total Assets	Total Loans	Total Shares
Indianapolis	Capital Consolidated Inc. Credit Union	$ 134,842	$ 115,788	$ 115,990
Indianapolis	Citizens Gas Utility Credit Union	3,862,840	3,242,972	3,615,574
Indianapolis	Diamond Chain Credit Union	459,453	311,687	386,002
Indianapolis	Double Eleven Credit Union	2,906,393	2,322,623	2,625,629
Indianapolis	Dow Employees Credit Union	2,707,459	2,322,691	2,233,372
Indianapolis	Employees Credit Union at L.S. Ayres	1,050,285	580,718	967,579
Indianapolis	Farm Bureau Employees Credit Union	2,103,601	1,558,195	1,966,058
Indianapolis	Grain Dealers Mutual Credit Union	266,749	172,943	225,492
Indianapolis	Highway Credit Union	1,053,179	757,140	976,989
Indianapolis	Indiana Public Employees Credit Union	3,910,312	2,473,359	3,589,348
Indianapolis	Indianapolis Hebrew Credit Union	577,693	329,992	450,044
Indianapolis	Indianapolis Police Dept. Credit Union	6,603,055	4,554,381	6,014,656
Indianapolis	Indianapolis Post Office Credit Union	9,938,148	5,725,598	8,771,391
Indianapolis	Indianapolis Power & Light Credit Union	2,034,723	1,331,516	1,763,818
Indianapolis	Indianapolis Teachers Credit Union	2,696,769	1,127,512	2,549,352
Indianapolis	Indianapolis Railroad Employees, C.U.	561,168	431,577	489,096
Indianapolis	IPTC Employees Credit Union	413,439	340,929	265,255
Indianapolis	Jet Credit Union	13,618,565	9,915,802	12,479,579
Indianapolis	KEMBA Employees Credit Union	6,986,219	5,530,659	6,244,595
Indianapolis	Lane Bryant Employees Credit Union	1,946,685	1,183,534	1,652,220
Indianapolis	Link Belt Credit Union	1,995,058	1,176,878	1,895,689
Indianapolis	Louis C. Buehler Credit Union	274,932	192,451	223,892
Indianapolis	Marion County Farm Bureau Co-op Credit Union	585,095	489,622	503,473
Indianapolis	Mutual Insurance Credit Union	261,313	216,290	174,958
Indianapolis	Naval Avionics Employees Credit Union	11,894,825	10,621,012	10,684,178
Indianapolis	Perry Teachers Credit Union	439,346	356,382	397,258
Indianapolis	Rand McNally Employees Credit Union	140,067	81,598	123,045
Indianapolis	RCA Employees Credit Union	22,907,829	13,426,308	21,662,847
Indianapolis	Richardson Employees Credit Union	506,352	323,094	404,929
Indianapolis	Roberts Employees Credit Union	449,516	280,540	331,171
Indianapolis	Standard Oil Employees Credit Union	732,590	458,569	638,591
Indianapolis	State Merit Service Credit Union	929,677	714,083	819,455
Indianapolis	WABCO Employees Credit Union	289,104	244,226	242,923
Jeffersonville	Clark Co. Farm Bureau Co-op Credit Union	384,998	372,642	287,627
Kokomo	Howard Co. Farm Bureau Co-op Credit Union	905,241	535,953	761,365

SCHEDULE C — Continued

List of State Chartered Credit Unions as of June 30, 1981

Location	Name	Total Assets	Total Loans	Total Shares
Kokomo	Kokomo Post Office Credit Union	$ 319,026	$ 309,821	$ 266,915
Lafayette	G.T.C. Credit Union	833,085	566,781	771,226
Lafayette	T.R.W. & Lafayette Industrial Employees Credit Union	4,389,931	2,660,789	4,191,872
LaPorte	Municipal Employees Credit Union	185,929	148,585	160,960
Lawrenceburg	Seagram Employees Credit Union	1,185,819	909,368	1,064,897
Logansport	Cass Co. Farm Bureau Co-op Credit Union	1,219,562	954,640	1,062,627
Logansport	G.T.C. Logansport Credit Union	99,219	50,790	89,156
Loogootee	Martin Co. Farm Bureau Co-op Credit Union	629,843	609,388	574,839
Marion	Grant Co. Farm Bureau Co-op Credit Union	410,301	302,230	300,110
Marion	Indiana & Michigan Electric Credit Union	416,801	348,464	331,920
Michigan City	Indiana State Prison Credit Union	177,952	140,497	148,319
Monroe	Adams Co. Farm Bureau Co-op Credit Union	3,390,941	2,584,953	3,030,508
Muncie	Sail Employees Credit Union	2,551,362	1,660,308	2,024,761
Muncie	Muncie Post Office Credit Union	336,167	307,050	294,885
New Albany	New Albany Schools Credit Union	434,666	398,401	379,746
New Castle	New Castle Products Credit Union	277,972	178,747	227,169
New Castle	New Castle State Hospital Credit Union	246,672	121,103	214,209
New Haven	Allen Co. Co-op Credit Union	523,020	473,354	435,258
Notre Dame	University of Notre Dame Credit Union	20,981,249	13,840,846	20,133,269
Pendleton	Indiana Reformatory Credit Union	381,245	331,266	338,594
Peru	Miami Co. Farm Bureau Co-op Credit Union	77,111	49,448	60,296
Richmond	NATCO Employees Credit Union	6,061,605	3,409,788	5,560,992
Richmond	Richmond State Hospital Credit Union	249,288	212,009	221,013
Richmond	Wayne Employees Credit Union	1,394,203	1,207,119	1,174,247
Rochester	Fulton Co. Farm Bureau Co-op Credit Union	51,404	35,571	43,394
Seymour	Jackson Co. Co-op Credit Union	1,230,956	1,089,406	1,098,609
South Bend	South Bend Post Office Credit Union	1,715,142	1,278,702	1,486,337
South Bend	Teachers Credit Union	89,017,751	50,031,938	84,712,518
Sullivan	Sullivan Co. Farm Bureau Co-op Credit Union	573,689	431,984	492,364
Terre Haute	Terre Haute Post Office Credit Union	417,914	354,432	369,123
Valparaiso	Porter Co. Farm Bureau Co-op Credit Union	2,170,404	2,003,924	2,018,027
Vevay	U.S. Shoe Co. Employees Credit Union	72,720	53,727	65,346
Wabash	Wabash Co. Farm Bureau Co-op Credit Union	37,314,149	30,629,511	31,735,793